

Supplementary Regulatory Capital and Pillar 3 Disclosure

First Quarter 2026

(unaudited)

For information:
Investor Relations
1-866-517-5455
investorrelations@nbc.ca



Notes to users

- 1) This *Supplementary Regulatory Capital and Pillar 3 Disclosure* document is unaudited and should be read in conjunction with the *2025 Annual Report*. All amounts are in millions of Canadian dollars, unless otherwise indicated.
- 2) The information provided in this document is subject to the same level of internal review and internal control processes as the information provided by the Bank for its financial reporting.
- 3) Financial information is available through the *Report to Shareholders- First Quarter 2026*, and also in the document entitled *Supplementary Financial Information* which are available on the Bank's website at nbc.ca. Prior reporting periods are also available on the Bank's website.
- 4) On February 3, 2025, the Bank completed the acquisition of Canadian Western Bank (CWB). CWB's exposures were consolidated from the closing date and are included in this *Supplementary Regulatory Capital and Pillar 3 Disclosure* document. For additional information on the impact of CWB acquisition on the Bank's results, see the Acquisition section in the *Report to Shareholders for the First quarter of 2026* and in the *2025 Annual Report*.
- 5) The Bank has its own methods for managing capital and liquidity, and IFRS do not prescribe any particular calculation method. These measures are calculated using various guidelines and advisories issued by OSFI, which are based on the standards, recommendations, and best practices of the Basel Committee on Banking Supervision (BCBS), as presented in the following table.

OSFI guideline or advisory	Measure
Capital Adequacy Requirements	Common Equity Tier 1 (CET1) capital ratio Tier 1 capital ratio Total capital ratio CET1 capital Tier 1 capital Tier 2 capital Total capital Risk-weighted assets Maximum credit risk exposure under the Basel asset classes
Leverage Requirements	Leverage ratio Total exposure
Total Loss Absorbing Capacity (TLAC)	Key indicators – TLAC requirements Available TLAC TLAC ratio TLAC leverage ratio
Liquidity Adequacy Requirements	Liquid asset portfolio Encumbered assets and unencumbered assets Liquidity coverage ratio (LRC) High-quality liquid assets (HQLA) Cash inflows/outflows and net cash outflows Net stable funding ratio (NSFR) Available stable funding items Required stable funding items
Global systemically Important Banks (G-SIBs) – Public Disclosure Requirements	G-SIB indicators

- 6) For certain prescribed tables formats where row or column items have zero balances, such items have not been presented.

Table of Contents

Location of Pillar 3 Disclosure	page 4
Overview of Risk Management, Key Prudential Metrics and Risk-weight Assets (RWA)	
KM1 – Key Metrics	page 5
KM2 – Key Metrics - TLAC Requirements	page 6
OV1 – Overview of RWA	page 7
Comparison of Modelled and Standardized RWA	
CMS1 – Comparison of Modelled and Standardized RWA at Risk Level	page 8
CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level	pages 9-10
Linkages Between Financial Statements and Regulatory Exposures	
LI1 – Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories	page 11
LI2 – Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements	page 12
Composition of Capital and TLAC	
CC1 – Composition of Regulatory Capital	pages 13-15
CC2 – Reconciliation of Regulatory Capital to Balance Sheet	pages 16-17
TLAC1 – TLAC Composition	page 18
TLAC3 – Creditor Ranking at Legal Entity Level	page 19
Leverage Ratio	
LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure	page 20
LR2 – Leverage Ratio Common Disclosure Template	page 21
Credit Risk	
CR1 – Credit Quality of Assets	page 22
CR2 – Changes in Stock of Defaulted Loans and Debt Securities	page 23
CR3 – Credit Risk Mitigation Techniques - Overview	page 24
Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)	pages 25-26
Net International Non-Retail Credit Risk Exposure at Default	page 27
CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects	pages 28-29
CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights	pages 30-33
CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range	pages 34-39
CR8 – RWA Flow Statements of Credit Risk	page 40
IRB Credit Risk Exposure - Backtesting	page 41
Counterparty Credit Risk	
CCR1 – Analysis of Counterparty Credit Risk (CCR) Exposure by Approach	page 42
CCR3 – Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights	page 43
CCR4 – IRB - CCR Exposures by Portfolio and PD Scale	pages 44-47
CCR5 – Composition of Collateral for CCR Exposure	page 48
CCR6 – Credit Derivatives Exposures	page 49
CCR8 – Exposures to Central Counterparties (CCP)	page 50
Securitization	
SEC1 – Securitization Exposures in the Banking Book	pages 51-52
SEC2 – Securitization Exposures in the Trading Book	pages 53-54
SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Originator or as Sponsor	pages 55-56
SEC4 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Investor	pages 57-58
Market risk	
MR1 – Market Risk Under the Standardized Approach	page 59
Credit Valuation Adjustment Risk	
CVA3 – The Standardized Approach for CVA (SA-CVA)	page 60
CVA4 – RWA Flow Statements of CVA Risk Exposures Under SA-CVA	page 61
Crypto-asset Exposures	
CAE1 – Crypto-asset Exposures and Capital Requirements Using the Comprehensive Approach	page 62
CAE2 – Accounting Classification of Crypto-assets and Crypto-liabilities	page 63
Macprudential Supervisory Measures	
CCyB1 – Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-specific Countercyclical Capital Buffer Requirement	page 64
Glossary	page 65

Location of Pillar 3 Disclosure

Tables and Template		Report to Shareholders ⁽¹⁾	2025 Annual Report ⁽¹⁾	Pages	
				Supplementary Regulatory Capital and Pillar 3 Disclosure	
Overview of Risk Management, Key Prudential Metrics and Risk-weight Assets (RWA)	KM1 - Key Metrics (at consolidated group level)				5
	KM2 - Key Metrics - TLAC Requirements (at resolution group level) OVA - Bank Risk Management Approach OV1 - Overview of RWA		72 to 92, 94, 99 to 103, 211 and 212		6
Comparison of Modelled and Standardized RWA	CSM1 - Comparison of Modelled and Standardized RWA at Risk Level				8
	CSM2 - Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level				9 and 10
Linkages Between Financial Statements and Regulatory Exposures	LI1 - Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories				11
	LI2 - Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements				12
	LI3 - Explanations of Differences Between Accounting and Regulatory Exposure Amounts		119, 120 and 122		
	PV1 - Prudent Valuation Adjustments		n.a.		
Composition of Capital and TLAC	CC1 - Composition of Regulatory Capital				13 to 15
	CC2 - Reconciliation of Regulatory Capital to Balance Sheet				16 and 17
	CCA - Main Features of Regulatory Capital Instruments and of other TLAC-Eligible Instruments		Information available on the Bank's website at nbc.ca		
	TLAC1 - TLAC Composition				18
	TLAC2 - Material Subgroup Entity - Creditor Ranking at Legal Entity Level				
	TLAC3 - Creditor Ranking at Legal Entity Level				19
Leverage Ratio	LR1 - Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure				20
	LR2 - Leverage Ratio Common Disclosure Template				21
Credit Risk	CRA - General Information About Credit Risk		72 to 77 and 84 to 88		
	CR1 - Credit Quality of Assets				22
	CR2 - Changes in Stock of Defaulted Loans and Debt Securities				23
	CRB - Additional Disclosure Related to the Credit Quality of Assets		90, 91, 121, 122, 187, 188 and 191 to 199	25 to 27, 24 ⁽²⁾ , 25 ⁽²⁾ and 28 ⁽²⁾	
	CRC - Qualitative Disclosure Requirements Related to Credit Risk Mitigation Techniques		60, 61, 89 to 93, 158, 184, 208 and 211		
	CR3 - Credit Risk Mitigation Techniques - Overview				24
	CRD - Qualitative Disclosures on Banks' Use of External Credit Ratings Under the Standardized Approach for Credit Risk		63, 64 and 85 to 88		30 to 33
	CR4 - Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects				28 and 29
	CR5 - Standardized Approach - Exposures by Asset Classes and Risk Weights				30 to 33
	CRE - Qualitative Disclosures Related to IRB Models		63, 76, 77 and 84 to 89	30 to 39, 41 and 41 ⁽³⁾ to 46 ⁽³⁾	
	CR6 - IRB - Credit Risk Exposures by Portfolio and PD Range				34 to 39
	CR7 - IRB - Effect on RWA of Credit Derivatives Used as CRM Techniques			n.a. (impact is immaterial)	
	CR8 - RWA Flow Statements of Credit Risk Exposures Under IRB				40
CR9 - IRB - Backtesting of Probability of Default (PD) per Portfolio				41 ⁽³⁾ to 46 ⁽³⁾	
CR10 - IRB (Specialised Lending Under the Slotting Approach)					
Counterparty Credit Risk	CCRA - Qualitative Disclosure Related to Counterparty Credit Risk		91, 92, 109 and 211 to 216		
	CCR1 - Analysis of Counterparty Credit Risk (CCR) Exposure by Approach				42
	CCR3 - Standardized Approach of CCR Exposures by Regulatory Portfolio and Risk Weights				43
	CCR4 - IRB - CCR Exposures by Portfolio and PD Scale				44 to 47
	CCR5 - Composition of Collateral for CCR Exposure				48
	CCR6 - Credit Derivatives Exposures				49
	CCR7 - RWA Flow Statements of CCR Exposures Under the Internal Model Method (IMM)				
	CCR8 - Exposures to Central Counterparties (CCP)				50
Securitization	SECA - Qualitative Disclosure Requirements Related to Securitization Exposures		60, 61, 63, 84 to 88, 159, 199, 200 and 233 to 238		
	SEC1 - Securitization Exposures in the Banking Book				51 and 52
	SEC2 - Securitization Exposures in the Trading Book				53 and 54
	SEC3 - Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements - Bank Acting as Originator or as Sponsor				55 and 56
	SEC4 - Securitization Exposures in the Banking Book and Associated Capital Requirements - Bank Acting as Investor				57 and 58
Liquidity	LIQ1 - Liquidity Coverage Ratio (LCR)	38 and 39	105 to 106		
	LIQ2 - Net Stable Funding Ratio (NSFR)	39 to 41	106 to 108		
	LIQA - Liquidity Risk Management		101 to 108		
Remuneration	REMA - Remuneration policy	The Information is included in the 2025 Management Proxy Circular available on the Bank's website at nbc.ca			
	REM1 - Remuneration Awarded During the Financial Year				
	REM2 - Special Payments				
	REM3 - Deferred Remuneration				
Asset Encumbrance	ENC - Asset Encumbrance	36 to 38	104 and 105		
Interest Rate Risk in the Banking Book	IRBB Disclosure	36	99 and 100		
Operational Risk	ORA - General Qualitative Information on a Bank's Operational Risk Framework		110 and 111		
	OR1 - Historical Losses				65 ⁽³⁾
	OR2 - Business Indicator and Subcomponents				66 ⁽³⁾
	OR3 - Minimum Required Operational Risk Capital				67 ⁽³⁾
Market Risk	MPA - General Qualitative Disclosure Requirements Related to Market Risk		94 to 99		
	MR1 - Market Risk Under the Standardized Approach				59
	MRB - Qualitative Disclosure for Banks Using the Internal Model Approach (IMA)				59
	MR2 - Market Risk for Banks Using the IMA		n.a.		
Credit Valuation Adjustment Risk	CVAA - General Qualitative Disclosure Requirements Related to CVA		99		
	CVA1 - The Reduced Basic Approach for CVA (BA-CVA)				
	CVA2 - The Full Basic Approach for CVA (BA-CVA)				
	CVA3 - The Standardized Approach for CVA (SA-CVA)				
	CVA4 - RWA Flow Statements of CVA Risk Exposures Under SA-CVA		99		60
Crypto-asset exposures	CAEA - Qualitative Disclosure on Crypto-asset Activities	n.a.	n.a.		
	CAE1 - Crypto-asset Exposures and Capital Requirements Using the Comprehensive Approach				62
	CAE2 - Accounting Classification of Crypto-assets and Crypto-liabilities				63
Macroprudential Supervisory Measures	GSIB1 - Disclosure of G-SIB indicators	30			
	CCyB1 - Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-Specific Countercyclical Capital Buffer Requirement				64

n.a. Not applicable

(1) This document is available on the Bank's website at nbc.ca under *About us > Investors*.

(2) These pages are included in the document entitled *Supplementary Financial Information - First Quarter 2026* available at nbc.ca under *About us > Investors > quarterly-results*.

(3) These pages are included in the *Supplementary Regulatory Capital and Pillar 3 Disclosure - Fourth Quarter 2025* available at nbc.ca under *About us > Investors > quarterly-results*.

KM1 – Key Metrics

(millions of Canadian dollars)

The following table provides an overview of the Bank's prudential regulatory metrics.

		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a	b	c	d	e
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	26,023	25,962	25,392	24,514	20,141
2	Tier 1	28,619	28,559	28,488	27,603	22,986
3	Total capital	32,718	32,657	32,563	30,930	25,433
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	189,354	188,756	183,110	182,772	148,464
4a	Total risk-weighted assets (pre-floor)	189,354	188,756	183,110	182,772	148,464
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	13.7%	13.8%	13.9%	13.4%	13.6%
5b	CET1 ratio (%) (pre-floor ratio)	13.7%	13.8%	13.9%	13.4%	13.6%
6	Tier 1 ratio (%)	15.1%	15.1%	15.6%	15.1%	15.5%
6b	Tier 1 ratio (%) (pre-floor ratio)	15.1%	15.1%	15.6%	15.1%	15.5%
7	Total capital ratio (%)	17.3%	17.3%	17.8%	16.9%	17.1%
7b	Total capital ratio (%) (pre-floor ratio)	17.3%	17.3%	17.8%	16.9%	17.1%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	1.0%	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements (%)	9.1%	9.1%	9.4%	8.7%	8.7%
Basel III Leverage ratio						
13	Total Basel III leverage ratio exposure measure	665,594	633,494	606,554	585,319	534,461
14	Basel III leverage ratio (row 2 / row 13)	4.3%	4.5%	4.7%	4.7%	4.3%

KM2 – Key Metrics - TLAC Requirements

(millions of Canadian dollars)

The following table provides summary information about total loss-absorbing capacity (TLAC) available, and TLAC requirements applied.

		2026		2025		
		Q1	Q4	Q3	Q2	Q1
		a				
1	Total loss-absorbing capacity (TLAC) available	61,533	55,993	54,850	51,508	46,331
2	Total RWA at the level of the resolution group	189,354	188,756	183,110	182,772	148,464
3	TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	32.5%	29.7%	30.0%	28.2%	31.2%
4	Leverage ratio exposure measure at the level of the resolution group	665,594	633,494	606,554	585,319	534,461
5	TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.2%	8.8%	9.0%	8.8%	8.7%
6a	Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	yes	yes	yes	yes	yes
6b	Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	no	no	no	no	no
6c	If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n.a.	n.a.	n.a.	n.a.	n.a.

OV1 – Overview of RWA

(millions of Canadian dollars)

The following table provides an overview of total RWA forming the denominator of the risk-based capital requirements. Further breakdowns of RWA are presented in subsequent parts.

	Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025	Q1 2026
	a	b	b	b	b	c
	RWA	RWA	RWA	RWA	RWA	Minimum capital requirement ⁽¹⁾
1 Credit risk (excluding counterparty credit risk)	149,371	149,247	144,653	143,707	113,425	11,950
2 Of which: standardized approach (SA)	62,940	62,183	59,669	62,000	33,085	5,035
3 Of which: foundation internal ratings-based (FIRB) approach	12,844	13,128	13,043	11,920	12,574	1,028
4 Of which: supervisory slotting approach	-	-	-	-	-	-
5 Of which: advanced internal ratings-based (AIRB) approach	73,587	73,936	71,941	69,787	67,766	5,887
6 Counterparty credit risk (CCR)	6,482	6,749	5,784	5,503	5,874	519
7 Of which: standardized approach for counterparty credit risk	3,845	3,959	3,588	3,635	3,893	308
8 Of which: internal model method (IMM)	-	-	-	-	-	-
9 Of which: other CCR	2,637	2,790	2,196	1,868	1,981	211
10 Credit valuation adjustment (CVA)	864	911	934	1,139	1,116	69
11 Equity investments in funds – look-through approach	953	947	1,036	1,006	940	76
12 Equity investments in funds – mandate-based approach	-	-	-	-	-	-
13 Settlement risk	21	16	3	16	21	2
14 Securitization exposures in banking book	1,219	1,215	1,091	1,118	1,240	97
15 Of which: securitization IRB approach (SEC-IRBA)	-	-	-	-	-	-
16 Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	981	970	835	843	945	78
17 Of which: securitization standardized approach (SEC-SA)	238	245	256	275	295	19
18 Market risk	9,616	8,724	9,208	10,150	9,084	769
19 Of which: standardized approach (SA)	9,616	8,724	9,208	10,150	9,084	769
20 Of which: internal model approach (IMA)	-	-	-	-	-	-
21 Capital charge for switch between trading book and banking book⁽²⁾	-	-	-	-	62	-
22 Operational risk	18,184	17,678	17,365	16,964	14,875	1,455
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	2,644	3,269	3,036	3,169	1,827	212
24 Output floor applied	67.5%	67.5%	67.5%	67.5%	67.5%	-
25 Floor adjustment (before application of transitional cap)	-	-	-	-	-	-
26 Floor adjustment (after application of transitional cap)	-	-	-	-	-	-
27 Total (1+6+10+11+12+13+14+18+21+22+23+26)	189,354	188,756	183,110	182,772	148,464	15,149

(1) The capital requirement is equal to 8% of risk weighted assets.

(2) From Q3 2024 to Q1 2025, subsequent to the agreement to acquire Canadian Western Bank (CWB), CWB common shares that were held by the Bank were reassigned from trading book to banking book.

CMS1 – Comparison of Modelled and Standardized RWA at Risk Level

(millions of Canadian dollars)

The following tables compare full standardized RWA against modelled RWA that the Bank has supervisory approval to use in accordance with the Basel framework. The disclosure also provides the full standardized RWA amount that is the base of the output floor.

		Q1 2026				Q4 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	86,431	62,940	149,371	210,926	87,064	62,183	149,247	208,441
2	Counterparty credit risk	5,451	1,031	6,482	15,872	5,217	1,532	6,749	17,052
3	Credit valuation adjustment		864	864	864		911	911	911
4	Securitization exposures in the banking book	–	1,219	1,219	1,219	–	1,215	1,215	1,215
5	Market risk	–	9,616	9,616	9,616	–	8,724	8,724	8,724
6	Operational risk		18,184	18,184	18,184		17,678	17,678	17,678
7	Residual RWA		3,618	3,618	3,618		4,232	4,232	4,232
8	Total	91,882	97,472	189,354	260,299	92,281	96,475	188,756	258,253

		Q3 2025				Q2 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total Actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	84,984	59,669	144,653	201,524	81,707	62,000	143,707	202,496
2	Counterparty credit risk	4,697	1,087	5,784	14,941	4,452	1,051	5,503	20,128
3	Credit valuation adjustment		934	934	934		1,139	1,139	1,139
4	Securitization exposures in the banking book	–	1,091	1,091	1,091	–	1,118	1,118	1,118
5	Market risk	–	9,208	9,208	9,208	–	10,150	10,150	10,150
6	Operational risk		17,365	17,365	17,365		16,964	16,964	16,964
7	Residual RWA		4,075	4,075	4,075		4,191	4,191	4,191
8	Total	89,681	93,429	183,110	249,138	86,159	96,613	182,772	256,186

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level

(millions of Canadian dollars)

The following tables compare RWA calculated according to the standardized approach (SA) for credit risk at the asset class level against the corresponding RWA figure calculated using the approaches (including both the standardized and IRB approach for credit risk) that the Bank has supervisory approval to use in accordance with the Basel framework for credit risk.

		Q1 2026				Q4 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	1,892	2,604	4,496	4,171	1,991	2,452	4,443	3,943
	Of which: categorized as MDB/PSE in SA	1,640	1	1,641	1,566	1,735	1	1,736	1,492
2	Banks and other financial institutions	1,608	5,275	6,883	8,074	1,908	5,553	7,461	8,620
3	Covered Bonds	40	–	40	52	38	–	38	52
4	Equity	–	3,459	3,459	3,459	–	3,161	3,161	3,161
5	Purchased receivables	–	–	–	–	–	–	–	–
6	Corporates	54,454	32,194	86,648	117,515	54,239	32,274	86,513	116,591
	Of which: FIRB is applied	11,196	–	11,196	25,403	11,181	–	11,181	24,962
	Of which: AIRB is applied	43,258	–	43,258	59,918	43,058	–	43,058	59,355
7	Retail	20,885	13,840	34,725	55,333	20,607	13,579	34,186	54,822
	Of which: qualifying revolving retail	8,997	28	9,025	9,660	8,924	29	8,953	9,588
	Of which: other retail	3,566	5,691	9,257	12,952	3,592	5,754	9,346	13,217
	Of which: retail residential mortgages	8,322	8,121	16,443	32,721	8,091	7,796	15,887	32,017
8	Specialised lending	7,552	–	7,552	16,754	8,281	–	8,281	16,088
	Of which: income-producing real estate and high volatility commercial real estate	–	–	–	–	–	–	–	–
9	Others	–	5,568	5,568	5,568	–	5,164	5,164	5,164
10	Total	86,431	62,940	149,371	210,926	87,064	62,183	149,247	208,441

CMS2 – Comparison of Modelled and Standardized RWA for Credit Risk at Asset Level (continued)

(millions of Canadian dollars)

		Q3 2025				Q2 2025			
		a	b	c	d	a	b	c	d
		RWA				RWA			
		RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)	RWA for modelled approaches that D-SIBs have supervisory approval to use	RWA for portfolios where standardized approaches are used	(a+b) Total actual RWA (ie RWA which D-SIBs report as current requirements)	RWA calculated using full standardized approach (ie used in the base of the output floor)
1	Sovereign	1,861	2,148	4,009	3,306	1,734	2,573	4,307	3,701
	Of which: categorized as MDB/PSE in SA	1,602	1	1,603	1,156	1,531	2	1,533	1,130
2	Banks and other financial institutions	1,609	4,674	6,283	7,236	1,338	4,996	6,334	9,220
3	Covered Bonds	63	–	63	93	91	–	91	483
4	Equity	–	2,544	2,544	2,544	–	3,205	3,205	3,205
5	Purchased receivables	–	–	–	–	–	–	–	–
6	Corporates	54,321	32,378	86,699	115,906	53,407	33,511	86,918	116,317
	Of which: FIRB is applied	11,372	–	11,372	24,791	10,491	–	10,491	24,829
	Of which: AIRB is applied	42,949	–	42,949	58,737	42,916	–	42,916	57,977
7	Retail	19,987	12,653	32,640	52,340	19,223	12,525	31,748	50,633
	Of which: qualifying revolving retail	8,772	30	8,802	9,394	8,427	31	8,458	8,986
	Of which: other retail	3,547	5,509	9,056	12,414	3,475	5,376	8,851	12,187
	Of which: retail residential mortgages	7,668	7,114	14,782	30,532	7,321	7,118	14,439	29,460
8	Specialised lending	7,143	–	7,143	14,827	5,914	–	5,914	13,747
	Of which: income-producing real estate and high volatility commercial real estate	–	–	–	–	–	–	–	–
9	Others	–	5,272	5,272	5,272	–	5,190	5,190	5,190
10	Total	84,984	59,669	144,653	201,524	81,707	62,000	143,707	202,496

LI1 – Differences Between Accounting and Regulatory Scopes of Consolidation and Mapping of Financial Statements with Regulatory Risk Categories⁽¹⁾

(millions of Canadian dollars)

For the following table columns a and b enable users to identify the differences between the scope of accounting consolidation and the scope of regulatory consolidation; and columns c to g break down how the amounts reported in banks' financial statements (rows) correspond to regulatory risk categories.

	Q1 2026						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework	Subject to the market risk framework	Carrying values of items ⁽²⁾ Not subject to capital requirements or subject to deduction from capital
Assets							
Cash and deposits with financial institutions	36,768	36,768	36,768	-	-	380	-
Securities							
At fair value through profit or loss	151,613	155,074	2,528	-	-	152,546	-
At fair value through other comprehensive income	24,432	31,807	31,786	-	21	-	-
At amortized cost	18,589	18,589	15,651	-	2,938	-	-
	194,634	205,470	49,965	-	2,959	152,546	-
Securities purchased under reverse repurchase agreements and securities borrowed	39,846	39,846	-	39,846	-	-	-
Loans							
Residential mortgage	114,507	74,033	74,033	-	-	-	-
Personal	50,288	50,288	50,288	-	-	-	-
Credit card	3,015	3,015	2,865	-	-	-	150
Business and government	138,519	138,519	138,519	-	-	14	-
	306,329	265,855	265,705	-	-	14	150
Allowances for credit losses	(2,209)	(2,209)	(530)	-	-	-	(1,679)
	304,120	263,646	265,175	-	-	14	(1,529)
Other							
Derivative financial instruments ⁽³⁾	12,578	14,390	-	14,390	-	11,771	-
Premises and equipment	2,159	2,159	2,159	-	-	-	-
Goodwill	3,098	3,104	-	-	-	-	3,104
Intangible assets	1,722	1,393	-	-	-	-	1,393
Other assets	10,946	11,408	11,141	-	-	-	267
	30,503	32,454	13,300	14,390	-	11,771	4,764
Total assets	605,871	578,184	365,208	54,236	2,959	164,711	3,235
Liabilities							
Deposits	445,874	445,874	-	-	-	42,116	403,758
Other							
Obligations related to securities sold short	11,448	11,448	-	-	-	11,448	-
Obligations related to securities sold under repurchase agreements and securities loaned	58,661	61,353	-	61,353	-	-	-
Derivative financial instruments ⁽³⁾	15,356	13,386	-	13,386	-	14,492	1,970
Liabilities related to transferred receivables	28,666	-	-	-	-	-	-
Other liabilities	9,219	9,476	-	-	-	-	9,476
	123,350	95,663	-	74,739	-	25,940	11,446
Subordinated debt	3,430	3,430	-	-	-	-	3,430
Total liabilities	572,654	544,967	-	74,739	-	68,056	418,634

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities.

(2) The sum of amounts in columns c to g may not equal the amounts in column b as some items may be subject to regulatory capital charges in more than one risk category.

(3) Derivatives financial instruments are subject to both counterparty credit risk and market risk frameworks.

LI2 – Main Sources of Differences Between Regulatory Exposure Amounts and Carrying Values in Financial Statements

(millions of Canadian dollars)

The following table provides information on the main sources of differences (other than due to different scopes of consolidation which are shown in table LI1) between the financial statements' carrying value amounts and the exposure amounts used for regulatory purposes.

		Q1 2026				
		a	b	c	d	e
		Items subject to ⁽¹⁾ :				
		Total	Credit risk framework	Securitization framework	Counterparty credit risk framework	Market risk framework
1	Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	574,949	365,208	2,959	54,236	164,711
2	Liabilities carrying value amount under scope of regulatory consolidation (as per template LI1)	126,333	–	–	74,739	64,702
3	Total net amount under regulatory scope of consolidation	448,616	365,208	2,959	(20,503)	100,009
4	Gross-up for repo-style transactions ⁽²⁾	122,706	–	–	122,706	–
5	Potential future exposures (PFE) ⁽³⁾	18,289	–	–	18,289	–
6	Off-balance sheet amounts ⁽⁴⁾	406,348	84,983	7,668	252,489	–
7	Differences due to different netting rules, other than those already included in row 2 including collateral	3,365	–	–	3,365	–
8	VaR amounts for Securities Financing Transactions (SFTs)	13,062	–	–	13,062	–
9	Differences in valuations	–	–	–	–	–
10	Collateral for SFTs	(346,551)	–	–	(346,551)	–
11	Exposure amounts considered for regulatory purposes⁽⁵⁾	665,835	450,191	10,627	42,857	100,009

(1) The sum of amounts in columns b to e may not equal the amounts in column a as some items may be subject to regulatory capital charges in more than one risk category.

(2) Liabilities for repo-style transactions represent regulatory exposures under the counterparty credit risk framework. As these liabilities are deducted from the carrying value of assets in line 2, a gross-up is required to arrive at the exposure amount considered for regulatory purposes.

(3) The PFE amount is presented after the alpha of 1.4.

(4) Original off-balance sheet amounts are presented in column a while in columns b through e exposures are after application of credit conversion factors (CCFs).

(5) The aggregate amount considered as a starting point of the RWA calculation.

CC1 – Composition of Regulatory Capital

(millions of Canadian dollars)

			2026	2025			
			Q1	Q4	Q3	Q2	Q1
		Reference ⁽¹⁾					
Common Equity Tier 1 capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related contributed surplus ⁽²⁾	a + a'	9,959	10,002	9,989	9,918	3,569
2	Retained earnings	b	20,471	20,366	20,110	19,813	19,241
3	Accumulated other comprehensive income and other reserves	c	173	287	162	59	435
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)						
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	d	–	–	–	–	–
6	Common Equity Tier 1 capital before regulatory adjustments		30,603	30,655	30,261	29,790	23,245
Regulatory adjustments to Common Equity Tier 1 capital							
7	Prudential valuation adjustments		–	–	–	–	–
8	Goodwill (net of related tax liability)	e - w	(3,104)	(3,107)	(3,088)	(3,187)	(1,635)
9	Other intangible other than mortgage-servicing rights (net of related tax liability)	f - x	(1,393)	(1,409)	(1,491)	(1,518)	(1,022)
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	g	(102)	(101)	(101)	(84)	(85)
11	Accumulated other comprehensive income related to cash flow hedges	h	114	112	110	147	114
12	Shortfall of provisions to expected losses	i	–	–	–	–	–
13	Securitization gain on sale		–	–	–	–	–
14	Gains (losses) due to changes in own credit risk on fair valued liabilities	j	177	125	21	(186)	(82)
15	Defined benefit pension fund net assets (net of related tax liability)	k - y	(267)	(289)	(301)	(435)	(352)
16	Investments in own shares (if not already netted off contributed surplus on reported balance sheet)		–	(18)	(13)	(5)	(20)
17	Reciprocal cross holdings in common equity		–	–	–	–	–
18	Non-significant investments in capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	l	–	–	–	–	–
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	m	–	–	–	–	–
20	Mortgage servicing rights (amount above 10% threshold)		–	–	–	–	–
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		–	–	–	–	–
22	Amount exceeding the 15% threshold		–	–	–	–	–
23	Of which: significant investments in the common stock of financials	n	–	–	–	–	–
24	Of which: mortgage servicing rights		–	–	–	–	–
25	Of which: deferred tax assets arising from temporary differences	o	–	–	–	–	–
25a	Crypto-asset deduction		–	–	–	–	–
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI		(5)	(6)	(6)	(8)	(22)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		–	–	–	–	–
28	Total regulatory adjustments to Common equity Tier 1		(4,580)	(4,693)	(4,869)	(5,276)	(3,104)
29	Common Equity Tier 1 capital (CET1)		26,023	25,962	25,392	24,514	20,141
Additional Tier 1 capital: instruments							
30	Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus ⁽²⁾		2,600	2,600	3,100	3,100	2,850
31	Of which: classified as equity under applicable accounting standards	v + z	2,600	2,600	3,100	3,100	2,850
32	Of which: classified as liabilities under applicable accounting standards	p	–	–	–	–	–
33	Directly issued capital instruments subject to phase out from Additional Tier 1		–	–	–	–	–
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	q	–	–	–	–	–
35	Of which: instruments issued by subsidiaries subject to phase out		–	–	–	–	–
36	Additional Tier 1 capital before regulatory adjustments		2,600	2,600	3,100	3,100	2,850

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is available on the Bank's website at nbc.ca under About us > Investors > Capital and debt > Regulatory Capital Features.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2026		2025			
		Q1	Q4	Q3	Q2	Q1	
		Reference ⁽¹⁾					
Additional Tier 1 capital: regulatory adjustments							
37	Investments in own Additional Tier 1 instruments		(4)	(3)	(4)	(11)	(5)
38	Reciprocal cross holdings in Additional Tier 1 instruments		-	-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		-	-	-	-	-
41	Other deductions from Tier 1 capital as determined by OSFI		-	-	-	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		-	-	-	-	-
43	Total regulatory adjustments to Additional Tier 1 capital		(4)	(3)	(4)	(11)	(5)
44	Additional Tier 1 capital (AT1)		2,596	2,597	3,096	3,089	2,845
45	Tier 1 capital (T1 = CET1 + AT1)		28,619	28,559	28,488	27,603	22,986
Tier 2 capital: instruments and allowances							
46	Directly issued qualifying Tier 2 instruments plus related contributed surplus ⁽²⁾	r	3,400	3,400	3,400	2,775	2,250
47	Directly issued capital instruments subject to phase out from Tier 2		-	-	-	-	-
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	s	-	-	-	-	-
49	Of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
50	Allowances for credit losses	t	733	742	727	673	365
51	Tier 2 capital before regulatory adjustments		4,133	4,142	4,127	3,448	2,615
Tier 2 capital: regulatory adjustments							
52	Investments in own Tier 2 instruments		-	-	-	-	-
53	Reciprocal cross holdings in Tier 2 instruments and Other TLAC-eligible instruments		-	-	-	-	-
54	Non-significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		(34)	(44)	(52)	(121)	(168)
54a	Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but no longer meets the conditions		(34)	(44)	(52)	(121)	(168)
55	Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation		-	-	-	-	-
56	Other deductions from Tier 2 capital		-	-	-	-	-
57	Total regulatory adjustments to Tier 2 capital		(34)	(44)	(52)	(121)	(168)
58	Tier 2 capital (T2)		4,099	4,098	4,075	3,327	2,447
59	Total capital (TC = T1 + T2)		32,718	32,657	32,563	30,930	25,433

(1) Reconciliation with Balance Sheet is presented on pages 16 and 17.

(2) A complete list of capital instruments and their main features is available on the Bank's website at nbc.ca under About us > Investors > Capital and debt > Regulatory Capital Features.

CC1 – Composition of Regulatory Capital (continued)

(millions of Canadian dollars)

		2026	2025			
		Q1	Q4	Q3	Q2	Q1
60	Total risk-weighted assets	189,354	188,756	183,110	182,772	148,464
60a	Credit Valuation Adjustment (CVA) Risk-weighted assets (RWA)	864	911	934	1,139	1,116
Capital ratios						
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.7%	13.8%	13.9%	13.4%	13.6%
62	Tier 1 (as a percentage of risk weighted assets)	15.1%	15.1%	15.6%	15.1%	15.5%
63	Total capital (as a percentage of risk weighted assets)	17.3%	17.3%	17.8%	16.9%	17.1%
64	Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	8.0%	8.0%	8.0%	8.0%	8.0%
65	Of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
66	Of which: bank-specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67	Of which: G-SIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
67a	Of which: D-SIBs buffer requirement	1.0%	1.0%	1.0%	1.0%	1.0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.1%	9.1%	9.4%	8.7%	8.7%
OSFI target (minimum + capital conservation buffer + D-SIB buffer)⁽¹⁾						
69	Common Equity Tier 1 target ratio	8.0%	8.0%	8.0%	8.0%	8.0%
70	Tier 1 capital target ratio	9.5%	9.5%	9.5%	9.5%	9.5%
71	Total capital target ratio	11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk weighting)						
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	1,055	604	936	1,013	1,208
73	Significant investments in the common stock of financials	557	526	548	525	645
74	Mortgage servicing rights (net of related tax liability)	–	–	–	–	–
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,057	1,308	1,215	1,268	731
Applicable caps on the inclusion of allowances in Tier 2						
76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	499	487	455	432	158
77	Cap on inclusion of allowances in Tier 2 under standardized approach	862	867	828	861	484
78	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (IRB) (prior to application of cap)	235	255	273	241	207
79	Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	556	558	542	521	514

(1) Does not include the domestic stability buffer.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾

(millions of Canadian dollars)

	Q1 2026		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Assets			
Cash and deposits with financial institutions		36,768	36,768
Securities		194,634	205,470
Non-significant investments in capital of other financial institutions reflected in regulatory capital	l	–	–
Other securities		194,634	205,470
Assets purchased under reverse repurchase agreements and securities borrowed		39,846	39,846
Loans			
Residential mortgage		114,507	74,033
Personal		50,288	50,288
Credit card		3,015	3,015
Business and government		138,519	138,519
Less: Allowances for credit losses		(2,209)	(2,209)
Allowance reflected in Tier 2 regulatory capital	t	–	(728)
Shortfall of allowances to expected loss	i	–	–
Allowances not reflected in regulatory capital		–	(1,481)
Other assets			
Derivative financial instruments		12,578	14,390
Other		17,925	18,064
Goodwill	e	3,098	3,104
Intangibles assets	f	1,722	1,722
Deferred tax assets		1,131	1,491
Deferred tax assets excluding those arising from temporary differences	g	–	102
Deferred tax assets arising from temporary differences exceeding regulatory thresholds	o	–	–
Deferred tax assets - realized through loss carrybacks		–	332
Deferred tax assets - other temporary differences		–	1,057
Defined-benefit pension fund net assets	k	–	369
Significant investments in other financial institutions		–	557
Significant investments exceeding regulatory thresholds	m + n	–	–
Significant investments not exceeding regulatory thresholds		–	557
Other		11,974	10,821
Total assets		605,871	578,184

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at January 31, 2026, on a legal entity basis, National Bank Life Insurance Company had \$401 million in assets and \$382 million in equity, Natcan Insurance Company SCC had \$190 million in assets and \$135 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

CC2 – Reconciliation of Regulatory Capital to Balance Sheet⁽¹⁾ (continued)

(millions of Canadian dollars)

	Q1 2026		
	Cross - Reference to Definition of Capital ⁽²⁾	As in Report to Shareholders	Under scope of regulatory consolidation
Liabilities			
Deposits		445,874	445,874
Derivatives financial instruments		15,356	13,386
Other liabilities		107,994	82,277
Gains and losses due to changes in own credit risk on fair value liabilities	j	–	(177)
Deferred tax liabilities		324	324
Related to goodwill	w	–	–
Related to intangibles	x	–	329
Related to pensions	y	–	102
Other deferred tax liabilities		–	(107)
Other		107,670	82,130
Subordinated debt		3,430	3,430
Regulatory capital amortization of maturing debentures		–	–
Fair value adjustment and unamortized issuance cost		–	30
Subordinated debentures not allowed for regulatory capital	s	–	–
Subordinated debentures used for regulatory capital		–	3,400
Allowed for inclusion in Tier 2 capital	r	–	3,400
Total liabilities		572,654	544,967
Equity Attributable to Shareholders and holders of other equity instruments		33,217	33,203
Common shares	a	9,826	9,826
Contributed surplus	a'	133	133
Retained earnings	b	20,471	20,471
Accumulated Other Comprehensive Income (loss)	c	173	173
Net gains (losses) on instruments designated as cash flow hedges	h	(114)	(114)
Net foreign currency translation adjustments		183	183
Other		104	104
Preferred shares and other equity instruments		2,614	2,600
Of which: are qualifying	v	–	2,600
Non-controlling interest		–	–
Innovative instruments		–	–
Of which: are qualifying		–	–
Other		–	–
Portion allowed for inclusion into CET1	d	–	–
Portion allowed for inclusion into Tier 1 capital	q	–	–
Portion allowed for inclusion into Tier 2 capital	s	–	–
Portion not allowed for regulatory capital		–	–
Total Equity		33,217	33,203
Total Liabilities and Equity		605,871	578,170

(1) The basis of consolidation used for financial accounting purposes, described in Note 1 to the audited annual consolidated financial statements for the year ended October 31, 2025, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities. As at January 31, 2026, on a legal entity basis, National Bank Life Insurance Company had \$401 million in assets and \$382 million in equity, Natcan Insurance Company SCC had \$190 million in assets and \$135 million in equity.

(2) The references identify balance sheet components which are used in calculation of regulatory capital on pages 13 and 14.

TLAC1 – TLAC Composition

(millions of Canadian dollars)

		2026	2025			
		Q1	Q4	Q3	Q2	Q1
Regulatory capital elements of TLAC and adjustments						
1	Common Equity Tier 1 capital (CET1)	26,023	25,962	25,392	24,514	20,141
2	Additional Tier 1 capital (AT1) before TLAC adjustments	2,596	2,597	3,096	3,089	2,845
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	–	–	–	–	–
4	Other adjustments	–	–	–	–	–
5	AT1 instruments eligible under the TLAC framework	2,596	2,597	3,096	3,089	2,845
6	Tier 2 capital (T2) before TLAC adjustments	4,099	4,098	4,075	3,327	2,447
7	Amortized portion of T2 instruments where remaining maturity > 1 year	–	–	–	–	–
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	–	–	–	–	–
9	Other adjustments	–	–	–	–	–
10	T2 instruments eligible under the TLAC framework	4,099	4,098	4,075	3,327	2,447
11	TLAC arising from regulatory capital	32,718	32,657	32,563	30,930	25,433
Non-regulatory capital elements of TLAC						
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	–	–	–	–	–
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements ⁽¹⁾	28,893	23,382	22,487	20,663	21,012
14	Of which: amount eligible as TLAC after application of the caps	–	–	–	–	–
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	–	–	–	–	–
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	–	–	–	–	–
17	TLAC arising from non-regulatory capital instruments before adjustments	28,893	23,382	22,487	20,663	21,012
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	61,611	56,039	55,050	51,593	46,445
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	–	–	–	–	–
20	Deduction of investments in own other TLAC liabilities	(78)	(46)	(200)	(85)	(114)
21	Other adjustments to TLAC	–	–	–	–	–
22	TLAC available after deductions	61,533	55,993	54,850	51,508	46,331
Risk-weighted assets and leverage exposure measure for TLAC purposes						
23	Total risk-weighted assets adjusted as permitted under the TLAC regime	189,354	188,756	183,110	182,772	148,464
24	Leverage exposure measure	665,594	633,494	606,554	585,319	534,461
TLAC ratios and buffers						
25	TLAC ratio (as a percentage of risk-weighted assets adjusted as permitted under the TLAC regime)	32.5%	29.7%	30.0%	28.2%	31.2%
26	TLAC Leverage ratio (as a percentage of leverage exposure)	9.2%	8.8%	9.0%	8.8%	8.7%
27	CET1 (as a percentage of risk-weighted assets) available after meeting the resolution group's minimum capital and TLAC requirements	9.1%	9.1%	9.4%	8.7%	8.7%
28	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of risk-weighted assets)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB \ G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) A complete list of External TLAC instruments and their main features is available on the Bank's website at nbc.ca under About us > Investors > Capital and debt > Regulatory Capital Features.

TLAC3 – Creditor Ranking at Legal Entity Level⁽¹⁾

(millions of Canadian dollars)

		Q1 2026					Q4 2025						
		Creditor ranking				Sum (1 to 5)	Creditor ranking				Sum (1 to 5)		
		1	2	3	4 ⁽²⁾	5 ⁽³⁾	1	2	3	4 ⁽²⁾	5 ⁽³⁾		
		Most junior			Most senior		Most junior			Most senior			
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		
2	Total capital and liabilities net of credit risk mitigation	9,826	2,600	3,400	33,090	-	48,916	9,865	2,600	3,400	27,011	-	42,876
3	Subset of row 2 that are excluded liabilities	-	-	-	4,275	-	4,275	-	-	-	3,675	-	3,675
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	9,826	2,600	3,400	28,815	-	44,641	9,865	2,600	3,400	23,336	-	39,201
5	Subset of row 4 that are potentially eligible as TLAC	9,826	2,600	3,400	28,815	-	44,641	9,865	2,600	3,400	23,336	-	39,201
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	10,049	-	10,049	-	-	-	8,808	-	8,808
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	15,358	-	15,358	-	-	-	11,094	-	11,094
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	3,400	1,104	-	4,504	-	-	3,400	1,113	-	4,513
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,304	-	2,304	-	-	-	2,321	-	2,321
10	Subset of row 5 that is perpetual securities	9,826	2,600	-	-	-	12,426	9,865	2,600	-	-	-	12,465

		Q3 2025					Q2 2025						
		Creditor ranking				Sum (1 to 5)	Creditor ranking				Sum (1 to 5)		
		1	2	3	4 ⁽²⁾	5 ⁽³⁾	1	2	3	4 ⁽²⁾	5 ⁽³⁾		
		Most junior			Most senior		Most junior			Most senior			
1	Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt	Other liabilities excluding Bail-in debt		
2	Total capital and liabilities net of credit risk mitigation	9,865	3,100	3,400	26,037	-	42,402	9,805	3,100	2,775	24,697	-	40,377
3	Subset of row 2 that are excluded liabilities	-	-	-	3,750	-	3,750	-	-	-	4,119	-	4,119
4	Total capital and liabilities less excluded liabilities (row 2 minus row 3)	9,865	3,100	3,400	22,287	-	38,652	9,805	3,100	2,775	20,578	-	36,258
5	Subset of row 4 that are potentially eligible as TLAC	9,865	3,100	3,400	22,287	-	38,652	9,805	3,100	2,775	20,578	-	36,258
6	Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	7,216	-	7,216	-	-	-	5,999	-	5,999
7	Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	12,625	-	12,625	-	-	-	12,164	-	12,164
8	Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	3,400	121	-	3,521	-	-	2,775	120	-	2,895
9	Subset of row 5 residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,325	-	2,325	-	-	-	2,295	-	2,295
10	Subset of row 5 that is perpetual securities	9,865	3,100	-	-	-	12,965	9,805	3,100	-	-	-	12,905

(1) This table provides creditors of the legal entity National Bank of Canada with information regarding their ranking in its liabilities structure.

(2) Bail-in Debt is reflected as subordinated to Other Liabilities. Under the Bail-in Regime, Bail-in Debt which would ordinarily rank equally to Other Liabilities in liquidation, is subject to conversion under statutory resolution powers whereas Other Liabilities are not subject to such conversion.

(3) OSFI doesn't require to complete this column at this time.

LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure Measure

(millions of Canadian dollars)

		2026	2025			
		Q1	Q4	Q3	Q2	Q1
Accounting assets vs leverage ratio exposure						
1	Total consolidated assets as per published financial statements	605,871	576,919	552,621	536,194	483,833
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	169	139	171	135	124
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	-	-	-	-	-
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5	Adjustment for derivative financial instruments ⁽¹⁾	8,670	7,787	6,957	5,538	5,958
6	Adjustment for securities financing transactions (i.e. repos and similar secured lending) ⁽¹⁾	6,636	7,367	6,968	6,371	7,115
7	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	54,430	52,542	49,330	47,798	46,803
8	Other adjustments	(10,182)	(11,260)	(9,493)	(10,717)	(9,372)
9	Leverage Ratio Exposure	665,594	633,494	606,554	585,319	534,461

(1) Adjustments due to differences between accounting and regulatory netting standards.

LR2 – Leverage Ratio Common Disclosure Template

(millions of Canadian dollars)

		2026	2025			
		Q1	Q4	Q3	Q2	Q1
Leverage ratio common disclosure						
On-balance sheet exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	553,616	537,453	517,301	501,845	454,564
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	(5,419)	(6,439)	(4,601)	(5,617)	(6,346)
4	(Asset amounts deducted in determining Tier 1 capital)	(4,763)	(4,823)	(4,894)	(5,101)	(3,026)
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 4)	543,434	526,191	507,806	491,127	445,192
Derivative exposures						
6	Replacement cost associated with all derivative transactions	4,370	4,655	4,136	4,411	5,657
7	Add-on amounts for PFE associated with all derivative transactions	15,906	14,541	13,895	13,908	13,933
8	(Exempted CCP leg of client-cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	972	1,107	1,031	868	532
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of rows 6 to 10)	21,248	20,303	19,062	19,187	20,122
Securities financing transaction exposures						
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	39,846	27,091	23,388	20,836	15,229
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(2,435)	(2,416)	(1,411)	(1,360)	(1,421)
14	CCR exposure for SFTs	9,071	9,783	8,379	7,731	8,536
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of rows 12 to 15)	46,482	34,458	30,356	27,207	22,344
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	153,345	151,812	147,570	142,702	134,396
18	(Adjustments for conversion to credit equivalent amounts)	(98,915)	(99,270)	(98,240)	(94,904)	(87,593)
19	Off-balance sheet items (sum of rows 17 and 18)	54,430	52,542	49,330	47,798	46,803
Capital and Total Exposures						
20	Tier 1 capital	28,619	28,559	28,488	27,603	22,986
21	Total Exposures (sum of rows 5, 11, 16 and 19)	665,594	633,494	606,554	585,319	534,461
Leverage Ratio						
22	Basel III leverage ratio	4.3%	4.5%	4.7%	4.7%	4.3%

CR1 – Credit Quality of Assets⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the credit quality of the bank's (on- and off-balance sheet) assets.

		Q1 2026							Q4 2025						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	3,378	295,263	2,221	246	502	1,473	296,420	3,305	287,151	2,142	231	482	1,429	288,314
2	Debt Securities	–	55,471	24	–	19	5	55,447	–	52,913	16	–	12	4	52,897
3	Off-balance-sheet commitments ⁽⁶⁾	47	151,739	297	–	28	269	151,489	98	150,693	268	–	33	235	150,523
4	Total	3,425	502,473	2,542	246	549	1,747	503,356	3,403	490,757	2,426	231	527	1,668	491,734

		Q3 2025							Q2 2025						
		a	b	c	d	e	f	g	a	b	c	d	e	f	g
		Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)	Gross carrying values ⁽²⁾ of		Allowances for credit losses ⁽⁴⁾	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General			Default exposures ⁽³⁾	Non-default exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans ⁽⁵⁾	2,972	276,369	1,997	199	452	1,346	277,344	2,789	271,421	1,947	190	454	1,303	272,263
2	Debt Securities	–	52,055	16	–	11	5	52,039	–	48,718	9	–	5	4	48,709
3	Off-balance-sheet commitments ⁽⁶⁾	144	147,708	272	–	40	232	147,580	43	138,900	253	1	42	210	138,690
4	Total	3,116	476,132	2,285	199	503	1,583	476,963	2,832	459,039	2,209	191	501	1,517	459,662

(1) Excluding insurances subsidiaries and securitization exposures.

(2) Gross carrying values of on- and off-balance sheet items that give rise to a credit risk exposure according to the Basel framework (gross of CCF or CRM techniques).

(3) Definition of default as per the Capital Adequacy Requirements (CAR) guideline.

(4) Represent allowances for credit losses according to IFRS 9.

(5) Including deposits with financial institutions.

(6) For completeness purposes, revocable commitments are included.

CR2 – Changes in Stock of Defaulted Loans and Debt Securities

(millions of Canadian dollars)

The following table identifies the change in the bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

		Q1 2026	Q4 2025	Q3 2025	Q2 2025
		a	a	a	a
1	Defaulted loans ⁽¹⁾ and debt securities at beginning	3,305	2,972	2,789	1,949
2	Loans and debt securities that have defaulted since the last reporting period	578	725	680	1,133
3	Returned to non-defaulted status since the last reporting period	(98)	(83)	(108)	(79)
4	Amounts written off	(143)	(132)	(173)	(98)
5	Other changes ⁽²⁾	(264)	(177)	(216)	(116)
6	Defaulted loans⁽¹⁾ and debt securities at end	3,378	3,305	2,972	2,789

(1) Including deposits with financial institutions.

(2) Including net repayments and foreign exchange movements.

CR3 – Credit Risk Mitigation Techniques - Overview

(millions of Canadian dollars)

The following tables disclose the extent of use of credit risk mitigation techniques.

		Q1 2026					Q4 2025				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	191,997	106,103	102,858	3,166	–	185,190	104,583	101,206	3,291	–
2	Debt securities	55,471	–	–	–	–	52,913	–	–	–	–
3	Total	247,468	106,103	102,858	3,166	–	238,103	104,583	101,206	3,291	–
4	Of which: defaulted	2,952	194	126	62	–	2,740	184	120	58	–

		Q3 2025					Q2 2025				
		a	b	c	d	e	a	b	c	d	e
		Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives	Exposures unsecured: carrying amount ⁽¹⁾	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans ⁽²⁾	179,765	98,855	95,829	2,944	–	179,163	94,314	91,333	2,907	–
2	Debt securities	52,055	–	–	–	–	48,718	–	–	–	–
3	Total	231,820	98,855	95,829	2,944	–	227,881	94,314	91,333	2,907	–
4	Of which: defaulted	2,277	166	101	60	–	2,060	143	93	46	–

(1) Carrying amounts of on-balance sheet exposures are net of all three ECL Stages.

(2) Including deposits with financial institutions.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)

(millions of Canadian dollars)

	2026						2025												
	Q1						Q4						Q3						
	EAD - Gross Exposure ⁽¹⁾																		
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	
Non-Retail Portfolio																			
Agriculture	11,131	966	25	-	-	12,122	10,536	956	24	-	-	11,516	9,555	898	22	-	-	10,475	
Oil & Gas	2,748	1,783	74	-	-	4,605	2,782	1,749	99	-	-	4,630	2,907	1,633	85	3	-	4,628	
Mining	2,119	2,195	229	-	86	4,629	1,615	1,959	215	-	71	3,860	1,400	2,001	218	-	49	3,668	
Utilities	13,425	7,735	3,877	-	-	25,037	13,358	7,839	3,891	-	-	25,088	12,540	7,541	3,895	-	-	23,976	
<i>Utilities excluding Pipelines</i>	<i>11,545</i>	<i>6,337</i>	<i>3,738</i>	<i>-</i>	<i>-</i>	<i>21,620</i>	<i>11,624</i>	<i>6,324</i>	<i>3,734</i>	<i>-</i>	<i>-</i>	<i>21,682</i>	<i>10,868</i>	<i>6,243</i>	<i>3,736</i>	<i>-</i>	<i>-</i>	<i>20,847</i>	
<i>Pipelines</i>	<i>1,880</i>	<i>1,398</i>	<i>139</i>	<i>-</i>	<i>-</i>	<i>3,417</i>	<i>1,734</i>	<i>1,515</i>	<i>157</i>	<i>-</i>	<i>-</i>	<i>3,406</i>	<i>1,672</i>	<i>1,298</i>	<i>159</i>	<i>-</i>	<i>-</i>	<i>3,129</i>	
Construction Non-Real Estate ⁽²⁾	2,895	873	189	-	-	3,957	2,843	828	195	-	-	3,866	2,690	806	157	-	-	3,653	
Manufacturing	9,187	3,775	247	8	-	13,217	9,333	3,704	263	1	-	13,301	9,062	3,459	563	1	-	13,085	
Wholesale	4,792	1,100	46	-	-	5,938	4,368	1,066	41	-	-	5,475	4,452	1,022	49	-	-	5,523	
Retail	5,804	1,360	94	-	-	7,258	5,749	1,281	98	-	-	7,128	5,714	1,272	92	-	-	7,078	
Transportation	6,730	3,091	590	-	-	10,411	6,346	3,642	398	-	-	10,386	4,725	3,188	373	-	-	8,286	
Communications	3,442	1,742	75	-	-	5,259	3,143	1,629	74	-	-	4,846	2,872	1,474	71	-	-	4,417	
Financial Services ⁽³⁾	33,719	4,731	6,128	290,019	4,259	338,856	38,412	4,860	4,250	289,057	2,928	339,507	46,936	4,696	3,426	232,617	2,669	290,344	
Real Estate and Construction																			
Real Estate ⁽⁴⁾	38,074	7,332	534	1	-	45,941	32,403	7,486	582	-	-	40,471	31,989	7,170	690	-	-	39,849	
Professional Services	2,620	1,352	190	-	-	4,162	2,511	966	236	-	-	3,713	2,585	1,020	218	-	-	3,823	
Education & Health Care	4,504	959	18	-	-	5,481	4,133	960	23	-	-	5,116	4,124	814	25	-	-	4,963	
Other Services	16,212	3,046	551	555	45	20,409	14,755	2,766	490	368	27	18,406	11,710	2,655	510	322	-	15,197	
Government	47,295	1,379	429	76,167	263	125,533	30,157	1,404	331	73,814	201	105,907	26,672	1,307	160	71,818	324	100,281	
Other	8,159	844	704	-	-	9,707	22,294	848	1,906	-	-	25,048	20,357	807	1,884	-	12	23,060	
ABA Bank ⁽³⁾	11,123	437	-	-	-	11,560	10,675	422	-	-	-	11,097	9,634	423	-	-	-	10,057	
Total - Non-retail⁽⁵⁾	223,979	44,700	14,000	366,750	4,653	654,082	215,413	44,365	13,116	363,240	3,227	639,361	209,924	42,186	12,438	304,761	3,054	572,363	

(1) EAD amounts are after securitization and excluding trading related portfolio.

(2) Including civil engineering loans, public-private partnership loans, and project finance loans.

(3) The presentation was changed in Q1 2026 to exclude the ABA Bank non-retail portfolio from the Financial Services category and to present them separately. Comparative figures have been reclassified.

(4) Including residential mortgages on dwellings of five or more units.

(5) Excluding SME retail exposure.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries) (continued)

(millions of Canadian dollars)

	2025												2024						
	Q2						Q1						Q4						
	EAD - Gross Exposure ⁽¹⁾																		
	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	Drawn	Undrawn commitments	Other	Repo-style transactions	Derivatives financial instruments	Total	
Non-Retail Portfolio																			
Agriculture	9,154	824	21	-	-	9,999	8,322	741	15	-	-	9,078	8,236	482	15	-	-	-	8,733
Oil & Gas	3,128	1,666	99	1	-	4,894	1,960	1,449	202	1	-	3,612	2,185	1,424	197	-	-	-	3,806
Mining	1,684	1,833	208	-	185	3,910	1,662	1,981	217	-	189	4,049	1,792	1,757	216	-	233	-	3,998
Utilities	12,262	7,038	3,891	-	-	23,191	11,391	7,313	3,742	-	-	22,446	12,962	6,983	3,416	-	-	-	23,361
<i>Utilities excluding Pipelines</i>	<i>10,562</i>	<i>5,659</i>	<i>3,713</i>	<i>-</i>	<i>-</i>	<i>19,934</i>	<i>9,956</i>	<i>5,970</i>	<i>3,573</i>	<i>-</i>	<i>-</i>	<i>19,499</i>	<i>9,578</i>	<i>5,491</i>	<i>3,250</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>18,319</i>
<i>Pipelines</i>	<i>1,700</i>	<i>1,379</i>	<i>178</i>	<i>-</i>	<i>-</i>	<i>3,257</i>	<i>1,435</i>	<i>1,343</i>	<i>169</i>	<i>-</i>	<i>-</i>	<i>2,947</i>	<i>3,384</i>	<i>1,492</i>	<i>166</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>5,042</i>
Construction Non-Real Estate ⁽²⁾	2,644	743	152	-	-	3,539	2,352	818	149	-	-	3,319	2,197	913	110	-	-	-	3,220
Manufacturing	8,786	3,358	565	-	-	12,709	7,695	3,704	538	-	-	11,937	7,579	3,525	555	-	-	-	11,659
Wholesale	4,351	965	58	-	-	5,374	3,304	1,011	80	-	-	4,395	2,908	1,068	53	-	-	-	4,029
Retail	5,644	1,308	88	-	-	7,040	4,054	1,290	73	-	-	5,417	4,103	1,280	52	-	-	-	5,435
Transportation	4,414	2,131	369	17	-	6,931	3,356	2,143	316	9	-	5,824	3,157	2,309	209	26	-	-	5,701
Communications	2,746	1,388	76	-	-	4,210	2,733	1,317	54	-	-	4,104	2,524	1,377	109	-	-	-	4,010
Financial Services ⁽³⁾	41,508	6,631	3,472	235,754	4,240	291,605	40,734	7,558	3,764	241,506	2,799	296,361	34,468	4,777	3,487	212,117	2,237	257,086	
Real Estate and Construction																			
Real Estate ⁽⁴⁾	31,260	7,770	658	-	-	39,688	20,687	6,504	374	-	-	27,565	20,729	6,776	362	-	-	-	27,867
Professional Services	2,779	1,042	191	-	-	4,012	2,547	1,142	191	-	-	3,880	2,659	978	183	-	-	-	3,820
Education & Health Care	4,094	863	23	-	-	4,980	3,339	673	18	-	-	4,030	3,279	668	19	-	-	-	3,966
Other Services	12,377	2,500	531	503	25	15,936	7,887	2,252	526	1,456	26	12,147	7,708	2,183	532	589	32	11,044	
Government	29,032	1,307	13	69,579	225	100,156	27,516	1,357	13	50,520	402	79,808	28,770	1,397	11	43,304	369	73,851	
Other	20,542	873	1,626	-	7	23,048	20,189	808	1,491	1	-	22,489	17,656	797	1,270	5	3	19,731	
ABA Bank ⁽³⁾	9,722	360	-	-	-	10,082	9,545	333	-	-	-	9,878	7,666	304	-	-	-	-	7,970
Total - Non-retail⁽⁵⁾	206,127	42,600	12,041	305,854	4,682	571,304	179,273	42,394	11,763	293,493	3,416	530,339	170,578	38,998	10,796	256,041	2,874	479,287	

(1) EAD amounts are after securitization and excluding trading related portfolio.

(2) Including civil engineering loans, public-private partnership loans, and project finance loans.

(3) The presentation was changed in Q1 2026 to exclude the ABA Bank non-retail portfolio from the Financial Services category and to present them separately. Comparative figures have been reclassified.

(4) Including residential mortgages on dwellings of five or more units.

(5) Excluding SME retail exposure.

Net International Non-Retail Credit Risk Exposure at Default⁽¹⁾

(millions of Canadian dollars)

	2026									2025			
	Q1									Q4	Q3	Q2	Q1
	Asset Type					Client Type				Total	Total	Total	Total
Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	Derivatives financial instruments	Other off-balance sheet items ⁽³⁾	Corporate	Sovereign	Financial Institutions						
Europe ⁽⁴⁾	1,827	192	2,166	452	150	2,080	561	2,146	4,787	4,406	4,076	3,911	3,961
United Kingdom	2,898	88	2,151	1,540	9	3,194	273	3,219	6,686	6,290	5,568	4,786	4,670
Latin America	337	225	253	73	13	271	213	417	901	740	779	613	598
Asia	6,323	1,095	6,873	99	39	4,687	9,323	419	14,429	14,512	13,632	13,181	12,221
Other	148	21	421	54	4	187	335	126	648	898	561	568	830
Total⁽⁵⁾	11,533	1,621	11,864	2,218	215	10,419	10,705	6,327	27,451	26,846	24,616	23,059	22,280

(1) Exposure at default is the expected net exposure upon the default of an obligor. This amount is before any specific allowance or partial write-offs. For repo-style transactions and derivatives, the exposure presented is calculated as per the permitted regulatory approaches. These tables exclude equity exposures.

(2) Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.

(3) Letters of guarantee, documentary letters of credit that represent the Bank's commitment to make payments in the event that an obligor cannot meet its financial obligations to third parties.

(4) Excluding United Kingdom.

(5) For drawn, undrawn commitments and other off-balance sheet items exposures, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾

(millions of Canadian dollars)

The following tables illustrate the effect of CRM on standardized approach capital requirements' calculations. RWA density provides a synthetic metric on riskiness of each portfolio.

		Q1 2026						Q4 2025					
		a		b		c		d		e		f	
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Assets classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	4,366	170	4,266	174	2,602	59%	4,108	171	3,956	173	2,451	59%
2	Public sector entities (PSEs)	209	21	2,584	74	1	0%	231	22	2,301	73	1	0%
3	Multilateral development banks	418	-	826	-	-	0%	527	-	947	-	-	0%
4	Banks	7,492	1,247	7,519	1,247	5,273	60%	6,980	1,164	7,039	1,164	5,553	68%
	Of which: securities firms and other financial institutions treated as banks	-	561	223	561	669	85%	-	561	238	561	657	82%
5	Covered bonds	-	-	-	-	-	0%	-	-	-	-	-	0%
6	Corporates	17,792	1,299	14,677	1,296	15,450	97%	16,959	1,260	14,017	1,252	14,812	97%
	Of which: securities firms and other financial institutions treated as corporates	292	247	355	247	576	96%	332	142	408	134	501	92%
	Of which: specialised lending	-	-	-	-	-	0%	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	1,405	-	1,405	-	3,459	246%	1,282	-	1,282	-	3,161	247%
8	Retail	7,865	197	7,197	197	5,719	77%	7,942	308	7,360	205	5,783	76%
9	Real estate	38,685	1,402	36,938	1,350	22,843	60%	39,585	1,431	38,173	1,380	23,577	60%
	Of which: RRE	18,618	289	17,723	289	6,918	38%	18,018	306	17,361	306	6,688	38%
	Of which: IPRRE	1,526	9	933	9	503	53%	1,392	8	856	8	472	55%
	Of which: other RRE	-	-	-	-	-	0%	-	-	-	-	-	0%
	Of which: general CRE	12,240	777	12,205	777	9,244	71%	13,344	854	13,310	854	9,893	70%
	Of which: IPCRE	3,744	66	3,520	14	2,920	83%	4,033	63	3,848	12	3,076	80%
	Of which: land acquisition, development and construction	2,557	261	2,557	261	3,258	116%	2,798	200	2,798	200	3,448	115%
10	Reverse mortgages	262	7	148	7	72	47%	275	8	159	8	75	45%
11	Mortgage-backed securities	-	-	-	-	-	0%	-	-	-	-	-	0%
12	Defaulted exposures	1,640	1	1,806	1	1,953	108%	1,299	5	1,412	5	1,606	113%
13	Other assets ⁽²⁾	4,519	-	4,519	-	8,212	182%	4,590	-	4,590	-	8,433	184%
14	Total	84,653	4,344	81,885	4,346	65,584	76%	83,778	4,369	81,236	4,260	65,452	77%

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR4 – Standardized Approach - Credit Risk Exposure and Credit Risk Mitigation (CRM) Effects⁽¹⁾ (continued)

(millions of Canadian dollars)

Assets classes		Q3 2025						Q2 2025					
		a		b		c		d		e		f	
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	3,763	174	3,584	175	2,147	57%	4,110	175	3,967	175	2,571	62%
2	Public sector entities (PSEs)	162	23	1,711	72	1	0%	217	22	1,874	69	2	0%
3	Multilateral development banks	542	-	957	-	-	0%	437	-	851	-	-	0%
4	Banks	6,544	1,191	6,520	1,191	4,674	61%	6,424	1,131	6,616	1,131	4,996	65%
	Of which: securities firms and other financial institutions treated as banks	-	561	144	561	631	90%	-	561	344	561	753	83%
5	Covered bonds	-	-	-	-	-	0%	-	-	-	-	-	0%
6	Corporates	15,514	1,016	13,226	1,016	13,807	97%	16,253	1,104	14,125	1,104	14,634	96%
	Of which: securities firms and other financial institutions treated as corporates	149	124	365	124	421	86%	141	127	390	127	440	85%
	Of which: specialised lending	-	-	-	-	-	0%	-	-	-	-	-	0%
7	Subordinated debt, equity and other capital	1,040	-	1,040	-	2,544	245%	1,307	-	1,307	-	3,205	245%
8	Retail	7,648	196	7,065	196	5,539	76%	7,521	204	6,934	204	5,407	76%
9	Real estate	39,197	1,352	38,302	1,302	24,348	62%	39,325	1,244	38,146	1,197	24,893	65%
	Of which: RRE	16,987	293	16,390	293	6,074	36%	16,561	262	15,744	262	6,049	38%
	Of which: IPRRE	919	10	816	10	442	54%	1,062	6	895	6	507	56%
	Of which: other RRE	-	-	-	-	-	0%	-	-	-	-	-	0%
	Of which: general CRE	13,791	833	13,791	833	10,609	73%	13,948	769	13,948	769	10,770	73%
	Of which: IPCRE	4,431	58	4,236	8	3,497	82%	4,488	55	4,293	8	3,613	84%
	Of which: land acquisition, development and construction	3,069	158	3,069	158	3,726	116%	3,266	152	3,266	152	3,954	116%
10	Reverse mortgages	283	7	162	7	75	44%	286	8	164	8	77	45%
11	Mortgage-backed securities	-	-	-	-	-	0%	-	-	-	-	-	0%
12	Defaulted exposures	1,032	9	1,124	9	1,262	111%	839	2	896	2	1,025	114%
13	Other assets ⁽²⁾	4,462	-	4,462	-	8,308	186%	5,360	-	5,360	-	8,359	156%
14	Total	80,187	3,968	78,153	3,968	62,705	76%	82,079	3,890	80,240	3,890	65,169	78%

(1) Excluding items subject to securitization and counterparty credit risk frameworks.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾

(millions of Canadian dollars)

The following tables present the breakdown of credit risk exposures under the standardized approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to standardized approach).

		Q1 2026												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Risk weight		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
Asset classes		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
1	Sovereigns and their central banks	1,838		-						-				
2	Public sector entities (PSEs)	2,653		5						-				
3	Multilateral development banks	826		-						-				
4	Banks			1,278		2,989		-		769				
	Of which: securities firms and other financial institutions treated as banks			-		114		-		77				
5	Covered bonds			-		-		-		-				
6	Corporates			-						44			-	
	Of which: securities firms and other financial institutions treated as corporates			-						44			-	
	Of which: specialised lending			-						-				
7	Subordinated debt, equity and other capital													
8	Retail		-											
9	Real estate			5,891	1,889	2,219	3,623	111	185	450	-	7,912	-	2,374
	Of which: general residential real estate (RRE)			5,891	1,889	2,127	3,521	111		31				41
	Of which: income-producing residential real estate (IPPRE)					92	102		185	419	-	10		
	Of which: other residential real estate (other RRE)					-	-		-		-	-		
	Of which: general commercial real estate (general CRE)			-								7,902	-	
	Of which: income-producing commercial real estate (IPCRE)													2,333
	Of which: land acquisition, development and construction													
10	Reverse mortgages					25	57		26			34		
11	Mortgage-backed securities			-	-	-	-	-	-	-		-	-	-
12	Defaulted exposures													
13	Other assets ⁽²⁾	922		35										
14	Total	6,239	-	7,209	1,889	5,233	3,680	111	211	1,263	-	7,946	-	2,374

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

Asset classes		Q1 2026													Total credit exposures amount (post-CCF and post-CRM)	
		n	o	p	q	r	s	t	u	v	w	x	y	z		
Risk weight		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
1	Sovereigns and their central banks					2,602										4,440
2	Public sector entities (PSEs)					–										2,658
3	Multilateral development banks					–										826
4	Banks					3,694				5				31	8,766	
	Of which: securities firms and other financial institutions treated as banks					562				–				31	784	
5	Covered bonds					–				–				–	–	
6	Corporates	19	–	3,820		12,090			–	–				–	15,973	
	Of which: securities firms and other financial institutions treated as corporates	19				539			–	–				–	602	
	Of which: specialised lending	–	–			–			–	–				–	–	
7	Subordinated debt, equity and other capital					35				–	1,370	–		–	1,405	
8	Retail	7,373				21				–				–	7,394	
9	Real estate	3,605		2,849	746	3,568	14	167		1,217				1,468	38,288	
	Of which: general residential real estate (RRE)	3,003		–		–				–				1,398	18,012	
	Of which: income-producing residential real estate (IPPRE)	–					14			50				70	942	
	Of which: other residential real estate (other RRE)	–					–			–				–	–	
	Of which: general commercial real estate (general CRE)	602		2,849		1,629				–				–	12,982	
	Of which: income-producing commercial real estate (IPCRE)				746			167		288				–	3,534	
	Of which: land acquisition, development and construction					1,939				879				–	2,818	
10	Reverse mortgages					13				–				–	155	
11	Mortgage-backed securities					–				–				–	–	
12	Defaulted exposures					1,020				787				–	1,807	
13	Other assets ⁽²⁾					3,562				–			–	–	4,519	
14	Total	10,997	–	6,669	746	26,605	14	167	–	2,009	1,370	–	–	1,499	86,231	

Risk weight		Q1 2026			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	20,785	628	9%	24,250
2	40-70%	11,572	561	48%	11,905
3	75-80%	11,580	214	29%	10,997
4	85%	6,361	345	19%	6,669
5	90-100%	30,260	2,436	25%	28,850
6	105-130%	244	–	0%	181
7	150%	2,481	160	36%	2,009
8	250%	1,370	–	0%	1,370
9	400%	–	–	0%	–
10	1250%	–	–	0%	–
11	Total exposures	84,653	4,344	21%	86,231

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

(3) Weighting is based on off-balance sheet exposure (pre-CCF).

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

		Q4 2025												
		a	b	c	d	e	f	g	h	i	j	k	l	m
Risk weight		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
Asset classes		0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%
1	Sovereigns and their central banks	1,678		-						-				
2	Public sector entities (PSEs)	2,367		7						-				
3	Multilateral development banks	947		-		-				-				
4	Banks			222		3,223		-		433				
	Of which: securities firms and other financial institutions treated as banks			-		147		-		81				
5	Covered bonds			-		-		-		-				
6	Corporates			-						47			-	
	Of which: securities firms and other financial institutions treated as corporates			-						47			-	
	Of which: specialised lending			-						-				
7	Subordinated debt, equity and other capital													
8	Retail		-											
9	Real estate			6,134	1,867	2,050	3,336	63	177	403	-	9,448	-	3,001
	Of which: general residential real estate (RRE)			6,134	1,867	1,961	3,239	63		10				9
	Of which: income-producing residential real estate (IPPRE)					89	97		177	393		10		
	Of which: other residential real estate (other RRE)					-	-		-			-		
	Of which: general commercial real estate (general CRE)			-								9,438	-	
	Of which: income-producing commercial real estate (IPCRE)													2,992
	Of which: land acquisition, development and construction													
10	Reverse mortgages					24	81		26			21		
11	Mortgage-backed securities			-	-	-	-	-	-	-		-	-	-
12	Defaulted exposures													
13	Other assets ⁽²⁾	1,218		-										
14	Total	6,210	-	6,363	1,867	5,297	3,417	63	203	883	-	9,469	-	3,001

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

CR5 – Standardized Approach - Exposures by Asset Classes and Risk Weights⁽¹⁾ (continued)

(millions of Canadian dollars)

Risk weight		Q4 2025													Total credit exposures amount (post-CCF and post-CRM)	
		n	o	p	q	r	s	t	u	v	w	x	y	z		
Asset classes		75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others		
1	Sovereigns and their central banks					2,451										4,129
2	Public sector entities (PSEs)															2,374
3	Multilateral development banks															947
4	Banks					4,325										8,203
	Of which: securities firms and other financial institutions treated as banks					571										799
5	Covered bonds															
6	Corporates	69		3,237		11,916										15,269
	Of which: securities firms and other financial institutions treated as corporates	69				426										542
	Of which: specialised lending															
7	Subordinated debt, equity and other capital					35					1,247					1,282
8	Retail	7,549				16										7,565
9	Real estate	3,464		2,367	486	3,891	13	74		1,269					1,510	39,553
	Of which: general residential real estate (RRE)	2,900													1,484	17,667
	Of which: income-producing residential real estate (IPPRE)						13			59					26	864
	Of which: other residential real estate (other RRE)															
	Of which: general commercial real estate (general CRE)	564		2,367		1,795										14,164
	Of which: income-producing commercial real estate (IPCRE)				486			74		308						3,860
	Of which: land acquisition, development and construction					2,096				902						2,998
10	Reverse mortgages					15										167
11	Mortgage-backed securities															
12	Defaulted exposures					764				653						1,417
13	Other assets ⁽²⁾					3,372										4,590
14	Total	11,082	–	5,604	486	26,785	13	74	–	1,922	1,247	–	–	1,510	–	85,496

Risk weight		Q4 2025			
		a	b	c	d
		On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ⁽³⁾	Exposure (post-CCF and post-CRM)
1	Less than 40%	19,904	711	9%	23,154
2	40-70%	13,218	552	45%	13,619
3	75-80%	11,465	349	44%	11,082
4	85%	5,334	297	16%	5,604
5	90-100%	30,007	2,323	20%	28,781
6	105-130%	87	–	0%	87
7	150%	2,522	137	26%	1,922
8	250%	1,241	–	0%	1,247
9	400%	–	–	0%	–
10	1250%	–	–	0%	–
11	Total exposures	83,778	4,369	18%	85,496

(1) Excluding items subject to securitization and counterparty credit risk frameworks. In the wholesale portfolio, for sovereign and their central banks, financial institutions and corporate asset classes, risk weights are based on, if available, external credit ratings issued by independent rating agencies (Moody's, Standard & Poor's, Fitch or DBRS) approved by our supervisor, OSFI.

(2) For completeness purposes, row 13 "Other assets" is populated with all other assets except exposures that are subject to direct capital deductions, those that are treated in the off-balance sheet calculations and exposures below the threshold for deduction.

(3) Weighting is based on off-balance sheet exposure (pre-CCF).

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range

(millions of Canadian dollars)

The following tables provide the main parameters used for the calculation of capital requirements for IRB models. The purpose of disclosing these parameters is to enhance the transparency of banks' RWA calculations and the reliability of regulatory measures.

Q1 2026													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	1,698	–	0%	1,698	0.08%	40,541	21.3%		51	3.0%	–	
	0.15 to < 0.25	448	–	0%	448	0.20%	9,915	22.3%		20	4.4%	–	
	0.25 to < 0.50	461	–	0%	461	0.35%	9,941	21.8%		27	5.8%	–	
	0.50 to < 0.75	271	–	0%	271	0.62%	3,698	22.6%		21	7.8%	–	
	0.75 to < 2.50	779	–	0%	779	1.33%	6,123	19.1%		77	9.9%	2	
	2.50 to < 10.00	216	–	0%	216	4.37%	2,318	8.9%		27	12.5%	1	
	10.00 to < 100.00	54	–	0%	54	14.96%	646	4.4%		8	15.1%	–	
	100.00 (Default)	30	–	0%	30	100.00%	277	4.6%		6	20.5%	1	
Sub-total	3,957	–	0%	3,957	1.59%	73,459	20.1%			237	6.0%	4	9
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	51,892	23,446	34%	59,908	0.07%	264,986	22.0%		2,379	4.0%	9	
	0.15 to < 0.25	8,641	1,600	39%	9,272	0.19%	31,276	25.2%		935	10.1%	5	
	0.25 to < 0.50	7,478	946	59%	8,039	0.36%	25,908	24.6%		1,200	14.9%	7	
	0.50 to < 0.75	2,555	239	53%	2,683	0.61%	9,148	24.4%		594	22.1%	4	
	0.75 to < 2.50	3,869	247	62%	4,021	1.29%	13,840	23.6%		1,398	34.8%	12	
	2.50 to < 10.00	1,333	39	85%	1,366	4.70%	4,867	23.1%		991	72.5%	15	
	10.00 to < 100.00	307	1	331%	311	16.10%	1,150	23.8%		389	125.0%	12	
	100.00 (Default)	117	5	37%	119	100.00%	599	23.8%		283	238.0%	7	
Sub-total	76,192	26,523	36%	85,719	0.45%	351,774	22.8%			8,169	9.5%	71	56
Qualifying revolving retail	0.00 to < 0.15	982	10,503	76%	9,004	0.08%	645,287	79.0%		374	4.2%	6	
	0.15 to < 0.25	361	1,828	75%	1,725	0.19%	180,730	87.5%		159	9.2%	3	
	0.25 to < 0.50	492	2,577	77%	2,476	0.34%	350,004	88.1%		355	14.4%	7	
	0.50 to < 0.75	288	743	79%	877	0.61%	102,155	87.0%		201	22.9%	5	
	0.75 to < 2.50	1,028	1,174	90%	2,083	1.43%	230,355	89.0%		927	44.5%	27	
	2.50 to < 10.00	1,080	350	100%	1,616	4.46%	292,469	91.8%		1,641	101.6%	66	
	10.00 to < 100.00	224	45	122%	280	31.95%	52,103	91.8%		695	248.6%	83	
	100.00 (Default)	21	–	0%	21	100.00%	4,788	71.0%		23	110.6%	13	
Sub-total	4,476	17,220	79%	18,082	1.31%	1,857,891	84.0%			4,375	24.2%	210	283
Other retail	0.00 to < 0.15	1,179	2,938	66%	3,125	0.09%	78,225	52.8%		387	12.4%	2	
	0.15 to < 0.25	916	424	61%	1,176	0.20%	44,761	51.9%		255	21.7%	1	
	0.25 to < 0.50	2,116	2,172	11%	2,353	0.37%	106,278	58.5%		829	35.2%	5	
	0.50 to < 0.75	1,969	186	62%	2,083	0.62%	90,724	58.2%		987	47.4%	8	
	0.75 to < 2.50	6,097	334	69%	6,327	1.39%	266,068	57.0%		4,112	65.0%	51	
	2.50 to < 10.00	3,216	128	61%	3,295	4.31%	78,169	30.5%		1,467	44.5%	41	
	10.00 to < 100.00	343	25	51%	355	29.67%	12,666	50.7%		420	118.2%	53	
	100.00 (Default)	238	2	54%	239	100.00%	13,289	60.0%		131	54.6%	148	
Sub-total	16,074	6,209	46%	18,953	3.17%	690,180	51.6%			8,588	45.3%	309	313

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q1 2026													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,273	1,614	98%	2,366	0.08%	755	26.0%	1.42	227	9.6%	-	
	0.15 to < 0.25	9,790	8,895	82%	16,735	0.20%	1,959	34.3%	2.13	4,223	25.2%	12	
	0.25 to < 0.50	11,480	6,036	85%	16,524	0.35%	2,210	35.1%	2.14	5,608	33.9%	20	
	0.50 to < 0.75	14,770	8,269	84%	21,603	0.53%	2,819	34.9%	2.00	9,366	43.4%	40	
	0.75 to < 2.50	30,064	13,847	87%	40,670	1.13%	13,950	34.8%	1.79	23,595	58.1%	158	
	2.50 to < 10.00	4,866	1,087	94%	5,621	4.42%	1,314	35.2%	1.26	4,857	86.4%	90	
	10.00 to < 100.00	534	72	52%	595	18.20%	88	42.7%	1.20	1,148	193.0%	46	
	100.00 (Default)	658	27	81%	676	100.00%	477	40.5%	1.07	1,332	197.0%	231	
	Sub-total	73,435	39,847	86%	104,790	1.62%	23,572	34.7%	1.90	50,356	48.1%	597	911
Sovereign	0.00 to < 0.15	80,091	7,841	92%	86,773	0.01%	608	9.8%	2.50	1,858	2.1%	2	
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.25 to < 0.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.50 to < 0.75	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.75 to < 2.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	2.50 to < 10.00	-	3	0%	3	7.63%	1	36.5%	1.00	4	127.0%	-	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	Sub-total	80,091	7,844	92%	86,776	0.01%	609	9.8%	2.50	1,862	2.2%	2	5

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q1 2026													
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	2,196	7,165	48%	7,283	0.07%	51	41.7%	1.64	1,249	17.1%	1	
	0.15 to < 0.25	5,084	12,433	94%	10,877	0.19%	146	39.4%	2.62	3,795	34.9%	6	
	0.25 to < 0.50	1,343	5,080	85%	3,799	0.35%	53	37.7%	2.71	1,733	45.6%	5	
	0.50 to < 0.75	1,830	2,314	93%	2,995	0.53%	52	33.9%	2.68	1,396	46.6%	4	
	0.75 to < 2.50	3,670	3,555	89%	4,308	1.03%	98	33.1%	2.53	2,588	59.6%	12	
	2.50 to < 10.00	300	363	55%	661	4.25%	9	30.1%	1.52	493	74.5%	5	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	9	-	0%	9	100.00%	2	30.2%	1.00	-	0.0%	3	
Sub-total	14,432	30,910	81%	29,932	0.46%	411	38.1%	2.36	11,254	37.5%	36	157	
Financial institutions	0.00 to < 0.15	4,070	3,310	37%	6,376	0.06%	77	44.9%	1.22	1,045	16.4%	-	
	0.15 to < 0.25	480	848	99%	835	0.19%	25	44.5%	2.11	365	43.6%	-	
	0.25 to < 0.50	76	196	77%	182	0.35%	8	45.0%	1.30	98	54.2%	-	
	0.50 to < 0.75	60	91	94%	97	0.53%	6	45.0%	1.06	69	71.3%	-	
	0.75 to < 2.50	27	-	0%	15	0.82%	9	45.0%	1.00	11	69.8%	-	
	2.50 to < 10.00	2	-	0%	2	3.05%	2	45.0%	1.00	2	120.0%	-	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
Sub-total	4,715	4,445	52%	7,507	0.09%	127	44.8%	1.32	1,590	21.2%	-	13	
Total (all portfolio)	273,372	132,998	73%	355,716	0.81%	2,998,023	26.0%	2.17	86,431	28.4%	1,229	1,747	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q4 2025													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Residential Mortgages and HELOCs – insured	0.00 to < 0.15	1,472	–	0%	1,472	0.08%	40,988	19.6%		44	3.0%	–	
	0.15 to < 0.25	398	–	0%	398	0.19%	10,165	20.2%		18	4.5%	–	
	0.25 to < 0.50	438	–	0%	438	0.36%	10,472	20.5%		26	6.0%	–	
	0.50 to < 0.75	285	–	0%	285	0.63%	3,845	21.9%		22	7.8%	–	
	0.75 to < 2.50	1,020	–	0%	1,020	1.33%	6,447	18.9%		99	9.7%	3	
	2.50 to < 10.00	267	–	0%	267	4.30%	2,498	9.0%		33	12.2%	1	
	10.00 to < 100.00	50	–	0%	50	14.63%	672	4.6%		8	15.1%	–	
	100.00 (Default)	26	–	0%	26	100.00%	252	4.2%		6	24.7%	1	
Sub-total	3,956	–	0%	3,956	1.60%	75,339	18.7%		256	6.5%	5	8	
Residential Mortgages and HELOCs – uninsured	0.00 to < 0.15	50,697	22,997	34%	58,606	0.07%	261,795	21.7%		2,302	3.9%	9	
	0.15 to < 0.25	8,633	1,518	40%	9,239	0.19%	31,066	25.0%		924	10.0%	4	
	0.25 to < 0.50	7,255	905	60%	7,794	0.36%	25,482	24.3%		1,144	14.7%	7	
	0.50 to < 0.75	2,574	247	55%	2,710	0.61%	9,241	23.9%		584	21.6%	4	
	0.75 to < 2.50	3,836	262	63%	4,001	1.29%	14,132	23.3%		1,362	34.0%	12	
	2.50 to < 10.00	1,276	41	80%	1,309	4.71%	4,849	22.8%		930	71.1%	14	
	10.00 to < 100.00	312	1	523%	316	16.44%	1,177	23.0%		384	121.5%	12	
	100.00 (Default)	123	4	42%	124	100.00%	590	24.3%		301	242.7%	7	
Sub-total	74,706	25,975	36%	84,099	0.47%	348,332	22.5%		7,931	9.4%	69	56	
Qualifying revolving retail	0.00 to < 0.15	995	10,274	76%	8,853	0.08%	640,065	79.0%		368	4.2%	6	
	0.15 to < 0.25	366	1,770	75%	1,691	0.19%	178,524	87.4%		156	9.2%	3	
	0.25 to < 0.50	499	2,704	77%	2,594	0.34%	392,137	88.3%		371	14.3%	8	
	0.50 to < 0.75	288	719	79%	858	0.61%	102,641	87.0%		196	22.9%	5	
	0.75 to < 2.50	1,015	1,128	90%	2,027	1.43%	232,996	88.9%		901	44.4%	26	
	2.50 to < 10.00	1,057	351	100%	1,586	4.47%	293,899	91.8%		1,613	101.7%	65	
	10.00 to < 100.00	220	44	120%	274	31.06%	51,280	91.6%		680	248.7%	78	
	100.00 (Default)	20	–	0%	20	100.00%	5,210	70.8%		17	85.8%	13	
Sub-total	4,460	16,990	79%	17,903	1.28%	1,896,752	83.9%		4,302	24.0%	204	274	
Other retail	0.00 to < 0.15	1,205	2,870	66%	3,109	0.09%	76,388	52.3%		382	12.3%	2	
	0.15 to < 0.25	908	425	61%	1,167	0.20%	44,568	52.6%		256	21.9%	1	
	0.25 to < 0.50	2,107	2,170	10%	2,333	0.37%	106,669	58.8%		825	35.4%	5	
	0.50 to < 0.75	1,978	178	61%	2,087	0.62%	91,173	58.5%		993	47.6%	8	
	0.75 to < 2.50	6,229	331	69%	6,456	1.38%	268,515	56.8%		4,174	64.6%	52	
	2.50 to < 10.00	3,358	135	65%	3,446	4.31%	78,482	29.8%		1,501	43.6%	42	
	10.00 to < 100.00	314	21	57%	326	28.45%	11,978	50.9%		386	118.3%	47	
	100.00 (Default)	236	7	38%	238	100.00%	13,254	57.4%		110	46.4%	140	
Sub-total	16,335	6,137	46%	19,162	3.11%	691,027	51.3%		8,627	45.0%	297	304	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of retail accounts.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q4 2025													
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,420	2,067	97%	2,775	0.08%	820	27.5%	1.46	298	10.7%	1	
	0.15 to < 0.25	9,795	8,159	82%	16,226	0.20%	1,986	34.4%	2.04	4,064	25.0%	11	
	0.25 to < 0.50	11,364	5,687	85%	16,198	0.35%	2,131	35.6%	2.09	5,600	34.6%	20	
	0.50 to < 0.75	14,684	7,474	88%	21,213	0.53%	2,816	35.6%	2.02	9,403	44.3%	40	
	0.75 to < 2.50	30,752	12,670	88%	41,183	1.13%	13,375	34.8%	1.78	24,109	58.6%	160	
	2.50 to < 10.00	4,455	909	94%	5,051	4.48%	1,288	35.6%	1.29	4,471	88.5%	84	
	10.00 to < 100.00	399	26	83%	418	18.30%	74	44.7%	1.14	852	204.0%	35	
	100.00 (Default)	842	42	88%	884	100.00%	472	39.4%	1.10	2,062	233.0%	237	
	Sub-total	73,711	37,034	87%	103,948	1.78%	22,962	34.9%	1.88	50,859	49.0%	588	882
Sovereign	0.00 to < 0.15	69,547	7,774	93%	76,166	0.02%	599	11.2%	2.63	1,957	2.6%	2	
	0.15 to < 0.25	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.25 to < 0.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.50 to < 0.75	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	0.75 to < 2.50	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	2.50 to < 10.00	-	3	0%	3	7.63%	1	36.5%	1.00	4	127.0%	-	
	10.00 to < 100.00	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	100.00 (Default)	-	-	0%	-	0.00%	-	0.0%	-	-	0.0%	-	
	Sub-total	69,547	7,777	93%	76,169	0.02%	600	11.2%	2.63	1,961	2.6%	2	4

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR6 – IRB - Credit Risk Exposures by Portfolio and PD Range (continued)

(millions of Canadian dollars)

Q4 2025													
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g	h	i	j	k	l
		Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF ⁽²⁾	Average CCF ⁽³⁾	EAD post CRM and post-CCF	Average PD ⁽⁴⁾	Number of obligors ⁽⁵⁾	Average LGD ⁽⁶⁾	Average maturity ⁽⁷⁾	RWA	RWA density (RWA %) ⁽⁸⁾	EL ⁽⁹⁾	Allowances for credit losses
Corporate	0.00 to < 0.15	1,774	6,896	55%	6,385	0.07%	50	41.6%	1.85	1,225	19.2%	1	
	0.15 to < 0.25	5,330	12,477	95%	10,838	0.19%	148	39.2%	2.71	3,788	35.0%	6	
	0.25 to < 0.50	1,596	4,677	84%	3,923	0.35%	53	36.3%	2.71	1,653	42.1%	5	
	0.50 to < 0.75	2,110	2,429	93%	3,412	0.53%	53	34.1%	2.85	1,606	47.1%	4	
	0.75 to < 2.50	3,392	3,488	90%	4,113	1.02%	93	33.4%	2.62	2,501	59.7%	12	
	2.50 to < 10.00	293	250	54%	563	3.05%	7	33.0%	1.78	424	75.4%	2	
	10.00 to < 100.00	(5)	74	7%	98	14.10%	1	8.4%	1.36	37	37.5%	–	
	100.00 (Default)	52	5	100%	54	100.00%	3	42.6%	1.00	19	36.3%	3	
Sub-total	14,542	30,296	83%	29,386	0.63%	408	37.7%	2.50	11,253	38.1%	33	126	
Financial institutions	0.00 to < 0.15	6,810	3,340	37%	9,126	0.07%	77	44.9%	1.14	1,452	15.9%	–	
	0.15 to < 0.25	257	896	99%	632	0.20%	22	44.4%	2.29	311	49.2%	1	
	0.25 to < 0.50	61	44	0%	105	0.35%	6	45.0%	1.03	58	55.7%	–	
	0.50 to < 0.75	19	90	99%	52	0.53%	6	45.0%	1.16	38	72.9%	–	
	0.75 to < 2.50	34	1	100%	23	0.90%	11	44.9%	1.00	16	72.2%	–	
	2.50 to < 10.00	–	–	0%	–	3.05%	1	45.0%	1.00	–	120.0%	–	
	10.00 to < 100.00	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
	100.00 (Default)	–	–	0%	–	0.00%	–	0.0%	–	–	0.0%	–	
Sub-total	7,181	4,371	51%	9,938	0.08%	123	44.9%	1.21	1,875	18.9%	1	14	
Total (all portfolio)	264,438	128,580	70%	344,561	0.94%	3,035,543	27.5%	2.19	87,064	30.1%	1,199	1,668	

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the exposure value without taking into account value adjustments and provisions, conversion factors and the effect of credit risk mitigation techniques.

(3) Represents the EAD post-CCF for off-balance sheet exposure to total off-balance sheet exposure pre CCF.

(4) Represents the obligor grade PD weighted by EAD.

(5) Represents the number of individual borrowers.

(6) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(7) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(8) Total risk-weighted assets to EAD post-CRM.

(9) The expected losses (EL) as calculated according to paragraphs 182 - 185 of the Basel framework.

CR8 – RWA Flow Statements of Credit Risk

(millions of Canadian dollars)

The following tables present a flow statement explaining variations in the credit RWA.

		Q1 2026			Q4 2025		
		a			a		
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	154,694	87,064	7,660	149,819	84,984	6,718
2	Book size ⁽²⁾	449	(368)	(42)	4,229	1,628	987
3	Book quality ⁽³⁾	261	261	(145)	313	313	(79)
4	Model updates ⁽⁴⁾	–	–	–	–	–	–
5	Methodology and policy ⁽⁵⁾	–	–	–	–	–	–
6	Acquisitions and disposals	–	–	–	–	–	–
7	Foreign exchange movements	(1,196)	(526)	(127)	333	139	34
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	154,208	86,431	7,346	154,694	87,064	7,660

		Q3 2025			Q2 2025		
		a			a		
		Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾	Non-counterparty credit risk	Of which: determined under an IRB approach	Counterparty credit risk ⁽¹⁾
1	RWA at beginning	149,016	81,707	6,642	117,453	80,340	6,990
2	Book size ⁽²⁾	1,115	3,699	(52)	2,412	1,720	(186)
3	Book quality ⁽³⁾	(515)	(515)	108	393	393	16
4	Model updates ⁽⁴⁾	–	–	–	108	108	–
5	Methodology and policy ⁽⁵⁾	–	–	–	–	–	–
6	Acquisitions and disposals	–	–	–	30,699	–	9
7	Foreign exchange movements	203	93	20	(2,049)	(854)	(187)
8	Other ⁽⁶⁾	–	–	–	–	–	–
9	RWA at end	149,819	84,984	6,718	149,016	81,707	6,642

(1) Counterparty credit risk is comprised of derivatives, SFTs, trades cleared through central counterparties, and CVA RWA.

(2) The Book size item reflects organic changes in book size and composition (including new loans and maturing loans). RWA movements attributable to book size include increases or decreases in exposures, measured by exposure at default, assuming a stable risk profile.

(3) The Book quality item is the Bank's best estimate of changes in book quality related to experience, such as underlying customer behaviour or demographics, including changes resulting from model recalibrations or realignments and also including risk mitigation factors.

(4) The Model updates item is used to reflect implementations of new models, changes in model scope, and any other change applied to address model malfunctions.

(5) The Methodology and policy item presents the impact of changes in calculation methods resulting from changes in regulatory policies or from new regulations.

(6) The Other item captures changes that cannot be attributed to any other category.

IRB Credit Risk Exposure - Backtesting⁽¹⁾

(millions of Canadian dollars)

	2026						2025					
	Q1						Q4					
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.58%	0.48%	2.71%	n.a.	n.a.	n.a.	0.58%	0.46%	2.70%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.29%	0.21%	22.50%	1.46%	88.10%	86.74%	0.29%	0.22%	22.54%	1.63%	89.17%	85.89%
Qualifying revolving retail	1.80%	1.51%	86.68%	76.58%	114.41%	103.15%	1.77%	1.50%	86.75%	75.99%	114.23%	103.44%
Other retail	1.69%	1.61%	45.15%	26.07%	88.40%	80.78%	1.71%	1.58%	47.03%	27.70%	85.91%	79.94%
Non-Retail Portfolio⁽⁸⁾												
Corporate	1.08%	0.39%	40.08%	17.51%	85.90%	87.34%	1.08%	0.43%	36.78%	20.13%	91.12%	76.02%
Sovereign ⁽⁹⁾	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.
Financial Institutions ⁽⁹⁾	0.38%	0.00%	45.00%	n.a.	100.00%	n.a.	0.33%	0.00%	45.00%	n.a.	100.00%	n.a.

	2025											
	Q3						Q2					
	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾	PD average estimated (%)	PD actual (%)	IRB - LGD average estimated (%) ⁽²⁾	IRB - LGD actual (%) ⁽³⁾	EAD estimated (%) ⁽⁴⁾	EAD actual (%) ⁽⁴⁾
Retail Portfolio⁽⁵⁾												
Insured residential mortgages ⁽⁶⁾	0.59%	0.47%	2.68%	n.a.	n.a.	n.a.	0.58%	0.47%	2.71%	n.a.	n.a.	n.a.
Uninsured residential mortgages incl. HELOCs ⁽⁷⁾	0.29%	0.23%	23.00%	1.68%	89.77%	87.16%	0.29%	0.23%	22.96%	2.01%	90.58%	88.49%
Qualifying revolving retail	1.75%	1.49%	86.71%	75.61%	113.46%	103.08%	1.87%	1.47%	86.45%	74.34%	112.92%	102.52%
Other retail	1.65%	1.54%	50.45%	31.20%	85.36%	78.33%	1.70%	1.48%	52.01%	36.32%	83.80%	76.93%
Non-Retail Portfolio⁽⁸⁾												
Corporate	1.05%	0.39%	34.80%	32.48%	91.68%	72.47%	1.03%	0.41%	35.17%	43.5%	90.23%	72.83%
Sovereign ⁽⁹⁾	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.	0.07%	0.00%	10.60%	n.a.	95.30%	n.a.
Financial Institutions ⁽⁹⁾	0.35%	0.00%	45.00%	n.a.	100.00%	n.a.	0.33%	0.00%	45.00%	n.a.	100.00%	n.a.

(1) Estimated PD and actual default rates are consistent with what is presented in table CR9 (presented annually). Actual and estimated PD, LGD and EAD parameters are reported on a one-month lag. For example, for Q1 2026, estimated percentages are as of December 31, 2024 and actual percentages reflect experience in the following 12 months.

(2) Estimated LGD reflects loss estimates under a downturn economic scenario and is based on defaulted accounts.

(3) Actual LGD includes indirect costs and discount rate and is based on defaulted accounts on which recovery process is completed.

(4) Estimated and actual EAD are computed for revolving products only and are based on defaulted accounts.

(5) Retail PD and EAD are based on account weighted average whilst retail LGD is based on exposure weighted average.

(6) Actual LGD for insured residential mortgages is not applicable to reflect the credit risk mitigation from government backed entities.

(7) Actual and estimated EAD for residential mortgage is computed only for HELOCs since the conventional residential mortgages are non-revolving.

(8) Wholesale and Sovereign's PD is based on borrower weighted average whilst the LGD and EAD are based on facility weighted average.

(9) Actual LGD for the financial institutions and sovereign are not applicable because no defaulted facilities recovery were completed during the period. Actual EAD are not applicable because no default was observed during the period.

CCR1 – Analysis of Counterparty Credit Risk (CCR) Exposure by Approach⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive view of the methods used to calculate counterparty credit risk regulatory requirements and the main parameters used within each method.

		Q1 2026						Q4 2025					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,943	10,523		1.4	18,852	3,845	3,048	10,325		1.4	18,722	3,959
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-					-	-
5	VaR for SFTs					19,590	2,152					19,204	2,379
6	Total						5,997						6,338

		Q3 2025						Q2 2025					
		a	b	c	d	e	f	a	b	c	d	e	f
		Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	2,665	9,518		1.4	17,055	3,588	2,944	8,912		1.4	16,598	3,635
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					-	-					-	-
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-					-	-
5	VaR for SFTs					17,712	1,813					15,106	1,536
6	Total						5,401						5,171

(1) Excluding exposure and RWA for qualified central counterparties (QCCPs) and credit valuation adjustment (CVA).

(2) EEPE: Effective Expected Positive Exposure.

CCR3 – Standardized Approach - CCR Exposures by Regulatory Portfolio and Risk Weights

(millions of Canadian dollars)

The following tables provide a breakdown of counterparty credit risk exposures calculated according to the standardized approach: by portfolio (type of counterparties) and by risk weights (riskiness attributed according to standardized approach).

		Q1 2026													Q4 2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Risk weight		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	
Regulatory portfolio																														
Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks		292	-	-	-	-	-	-	-	-	-	-	-	-	292	312	-	-	-	-	-	-	-	-	-	-	-	-	-	312
Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate		-	-	-	-	-	-	-	-	-	567	-	-	-	567	-	-	-	-	-	-	-	-	-	-	752	-	-	752	
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		292	-	-	-	-	-	-	-	-	567	-	-	-	859	312	-	-	-	-	-	-	-	-	-	752	-	-	-	1,064

		Q3 2025													Q2 2025															
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
Risk weight		0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure	
Regulatory portfolio																														
Sovereigns		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Public sector entities (PSEs)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Multilateral development banks		121	-	-	-	-	-	-	-	-	-	-	-	-	121	124	-	-	-	-	-	-	-	-	-	-	-	-	-	124
Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Of which: specialised lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate		-	-	-	-	-	-	-	-	-	735	-	-	-	735	-	-	-	-	-	-	-	-	-	-	772	-	-	772	
Regulatory retail portfolios		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets ⁽¹⁾		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total		121	-	-	-	-	-	-	-	-	735	-	-	-	856	124	-	-	-	-	-	-	-	-	-	772	-	-	-	896

(1) Excluding the exposures to CCPs, which are reported in CCR8.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale

(millions of Canadian dollars)

The following tables provide all relevant parameters used for the calculation of counterparty credit risk capital requirements for IRB models.

Q1 2026								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	10	0.09%	13	35.5%	1.00	1	10.0%
	0.15 to < 0.25	493	0.21%	156	23.9%	1.00	79	16.0%
	0.25 to < 0.50	299	0.35%	156	29.4%	1.00	79	26.4%
	0.50 to < 0.75	329	0.53%	197	30.4%	1.00	110	33.4%
	0.75 to < 2.50	2,228	0.83%	1,008	36.0%	0.69	1,070	48.0%
	2.50 to < 10.00	76	3.68%	92	46.4%	0.96	81	106.6%
	10.00 to < 100.00	1	14.10%	3	54.2%	1.00	1	100.0%
	100.00 (Default)	7	100.00%	4	43.0%	1.00	-	0.0%
	Sub-total	3,443	0.92%	1,629	33.4%	0.80	1,421	41.3%
Sovereign	0.00 to < 0.15	13,759	0.03%	133	15.0%	0.28	209	1.5%
	0.15 to < 0.25	213	0.25%	1	11.7%	0.01	14	6.6%
	0.25 to < 0.50	1	0.44%	1	11.7%	1.00	-	0.0%
	0.50 to < 0.75	-	0.00%	-	0.0%	-	-	0.0%
	0.75 to < 2.50	-	0.00%	-	0.0%	-	-	0.0%
	2.50 to < 10.00	-	7.63%	1	10.6%	1.00	-	0.0%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	13,973	0.03%	136	14.9%	0.28	223	1.6%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q1 2026								
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	1,724	0.07%	461	42.5%	0.28	197	11.4%
	0.15 to < 0.25	3,137	0.20%	259	32.2%	0.94	692	22.1%
	0.25 to < 0.50	523	0.34%	71	25.6%	0.95	131	25.0%
	0.50 to < 0.75	484	0.53%	56	25.3%	0.98	146	30.2%
	0.75 to < 2.50	709	0.93%	53	23.8%	0.99	280	39.5%
	2.50 to < 10.00	57	7.59%	6	21.0%	1.00	41	71.9%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	6,634	0.34%	906	32.9%	0.78	1,487	22.4%
Financial institutions	0.00 to < 0.15	11,769	0.07%	98	45.0%	0.40	1,592	13.5%
	0.15 to < 0.25	851	0.17%	37	45.0%	0.08	231	27.1%
	0.25 to < 0.50	384	0.35%	16	45.0%	0.46	184	47.9%
	0.50 to < 0.75	128	0.53%	18	45.0%	0.10	72	56.3%
	0.75 to < 2.50	306	1.01%	25	45.0%	0.16	241	78.8%
	2.50 to < 10.00	-	3.05%	1	45.0%	0.01	-	0.0%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	13,438	0.11%	195	45.0%	0.37	2,320	17.3%
Total (sum of portfolios)		37,488	0.20%	2,866	30.6%	0.45	5,451	14.5%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q4 2025								
AIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	18	0.10%	21	40.8%	1.00	3	16.7%
	0.15 to < 0.25	476	0.20%	156	27.8%	1.00	85	17.9%
	0.25 to < 0.50	360	0.35%	154	25.1%	0.99	81	22.5%
	0.50 to < 0.75	404	0.53%	194	31.5%	1.00	139	34.4%
	0.75 to < 2.50	2,157	0.83%	1,000	36.3%	0.71	1,036	48.0%
	2.50 to < 10.00	49	4.28%	71	53.0%	1.00	64	130.6%
	10.00 to < 100.00	1	15.20%	4	53.2%	1.00	2	200.0%
	100.00 (Default)	4	100.00%	2	26.6%	1.00	-	0.0%
	Sub-total	3,469	0.82%	1,602	33.7%	0.82	1,410	40.6%
Sovereign	0.00 to < 0.15	14,415	0.03%	132	15.6%	0.24	243	1.7%
	0.15 to < 0.25	79	0.25%	2	11.7%	0.04	5	6.3%
	0.25 to < 0.50	-	0.00%	-	0.0%	-	-	0.0%
	0.50 to < 0.75	-	0.00%	-	0.0%	-	-	0.0%
	0.75 to < 2.50	-	0.00%	-	0.0%	-	-	0.0%
	2.50 to < 10.00	-	7.63%	1	10.6%	1.00	-	0.0%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	14,494	0.03%	135	15.6%	0.24	248	1.7%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR4 – IRB - CCR Exposures by Portfolio and PD Scale (continued)

(millions of Canadian dollars)

Q4 2025								
FIRB Approach	PD scale ⁽¹⁾	a	b	c	d	e	f	g
		EAD post-CRM	Average PD ⁽²⁾	Number of obligors ⁽³⁾	Average LGD ⁽⁴⁾	Average maturity ⁽⁵⁾	RWA	RWA density ⁽⁶⁾
Corporate	0.00 to < 0.15	2,124	0.07%	506	42.8%	0.33	253	11.9%
	0.15 to < 0.25	3,326	0.20%	266	32.1%	0.92	716	21.5%
	0.25 to < 0.50	621	0.34%	69	25.4%	0.96	152	24.5%
	0.50 to < 0.75	481	0.53%	61	25.3%	0.98	149	31.0%
	0.75 to < 2.50	770	0.92%	53	26.3%	0.96	334	43.4%
	2.50 to < 10.00	18	3.05%	4	23.6%	1.00	10	55.6%
	10.00 to < 100.00	24	14.10%	1	20.0%	1.00	22	91.7%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	7,364	0.32%	960	33.5%	0.76	1,636	22.2%
Financial institutions	0.00 to < 0.15	9,466	0.07%	100	45.0%	0.43	1,258	13.3%
	0.15 to < 0.25	783	0.18%	38	45.0%	0.11	230	29.4%
	0.25 to < 0.50	438	0.34%	15	45.0%	0.46	210	47.9%
	0.50 to < 0.75	124	0.53%	16	45.0%	0.12	70	56.5%
	0.75 to < 2.50	196	1.16%	26	45.0%	0.07	155	79.1%
	2.50 to < 10.00	-	3.05%	1	45.0%	0.01	-	0.0%
	10.00 to < 100.00	-	0.00%	-	0.0%	-	-	0.0%
	100.00 (Default)	-	0.00%	-	0.0%	-	-	0.0%
	Sub-total	11,007	0.12%	196	45.0%	0.40	1,923	17.5%
Total (sum of portfolios)		36,334	0.19%	2,893	29.9%	0.45	5,217	14.4%

(1) Prescribed PD bands based on BCBS document related to Pillar 3 disclosure requirements.

(2) Represents the obligor grade PD weighted by EAD.

(3) Represents the number of individual borrowers.

(4) Represents the obligor grade LGD (net of any CRM effect) weighted by EAD.

(5) Represents the obligor maturity in years weighted by EAD. This parameter needs to be filled in only when it is used for the RWA calculation.

(6) Total risk-weighted assets to EAD post-CRM.

CCR5 – Composition of Collateral for CCR Exposure

(millions of Canadian dollars)

The following tables provide a breakdown of all types of collateral posted or received to support or reduce the counterparty credit risk exposures related to derivative transactions or to SFTs, including transactions cleared through a CCP.

	Q1 2026						Q4 2025					
	a	b	c	d	e	f	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated	Segregated			Unsegregated	Segregated	Unsegregated			
Cash	-	14,376	-	3,688	89,377	71,670	-	12,948	-	3,856	75,563	61,298
Securities issued or guaranteed by												
Canadian government	63	30	9	731	39,239	46,089	-	82	36	896	41,211	48,257
Canadian provincial and municipal governments	563	670	-	2,145	15,898	19,095	298	748	-	1,554	15,680	14,256
U.S. Treasury, other U.S. agencies and other foreign governments	2,689	26	1,330	131	108,697	87,862	2,404	34	1,138	178	93,580	69,291
Other debt securities	292	409	294	-	4,623	2,782	499	419	394	-	7,383	2,767
Equity securities	1,635	-	3,674	-	111,610	147,301	2,127	-	3,588	-	117,421	160,770
Total	5,242	15,511	5,307	6,695	369,444	374,799	5,328	14,231	5,156	6,484	350,838	356,639

	Q3 2025						Q2 2025					
	a	b	c	d	e	f	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs		Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
Segregated	Unsegregated	Segregated	Unsegregated	Segregated			Unsegregated	Segregated	Unsegregated			
Cash	-	12,433	-	2,950	71,651	49,008	-	12,649	-	2,925	70,170	50,021
Securities issued or guaranteed by												
Canadian government	1	32	-	539	36,657	33,626	-	31	2	1,026	40,642	40,472
Canadian provincial and municipal governments	360	929	-	1,767	13,048	13,276	422	748	6	1,653	14,135	15,216
U.S. Treasury, other U.S. agencies and other foreign governments	1,674	17	679	-	79,985	67,779	1,765	18	796	22	78,847	65,137
Other debt securities	174	380	542	-	5,712	2,770	589	400	469	12	6,810	3,114
Equity securities	2,274	-	3,620	-	91,565	138,803	1,265	-	9,787	-	87,638	129,131
Total	4,483	13,791	4,841	5,256	298,618	305,262	4,041	13,846	11,060	5,638	298,242	303,091

CCR6 – Credit Derivatives Exposures

(millions of Canadian dollars)

The following tables illustrate the extent of the bank's exposures to credit derivative transactions broken down between derivatives purchased or sold.

	Q1 2026		Q4 2025		Q3 2025		Q2 2025		Q1 2025	
	a	b	a	b	a	b	a	b	a	b
	Protection purchased	Protection sold								
Notionals										
Single-name credit default swaps	3,125	2,030	3,978	2,231	3,777	2,062	4,186	1,538	4,160	1,825
Index credit default swaps	6,812	6,210	6,690	6,027	5,659	5,023	5,099	4,729	4,787	3,911
Total return swaps	101	75	105	75	101	71	101	71	87	72
Credit options	–	–	–	–	–	–	–	–	–	–
Other credit derivatives	146	–	150	–	55	–	34	–	36	–
Total notionals	10,184	8,315	10,923	8,333	9,592	7,156	9,420	6,338	9,070	5,808
Fair values										
Positive fair value (asset)	5	8	4	10	1	7	1	8	1	12
Negative fair value (liability)	(21)	–	(23)	–	(20)	–	(18)	–	(26)	–

CCR8 – Exposures to Central Counterparties (CCP)⁽¹⁾

(millions of Canadian dollars)

The following tables provide a comprehensive picture of the bank's exposures to central counterparties. The template includes all types of exposures and related capital requirements.

	Q1 2026		Q4 2025		Q3 2025		Q2 2025		Q1 2025	
	a	b	a	b	a	b	a	b	a	b
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)									
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which:									
3	(i) OTC derivatives									
4	(ii) Exchange-traded derivatives									
5	(iii) Securities financing transactions									
6	(iv) Netting sets where cross-product netting has been approved									
7	Segregated initial margin									
8	Non-segregated initial margin									
9	Pre-funded default fund contributions									
10	Unfunded default fund contributions									
	4,415	88	3,461	69	3,195	64	4,400	88	3,090	62
	248	5	197	4	214	4	204	4	175	4
	3,558	71	2,558	51	2,439	49	3,931	79	2,744	55
	609	12	706	14	542	11	265	5	171	3
	-	-	-	-	-	-	-	-	-	-
	6,116	-	8,245	-	7,652	-	6,112	-	4,667	-
	772	-	558	-	1,080	-	487	-	1,132	-
	1,024	397	1,068	342	1,020	319	969	244	983	309
	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no exposure to non-qualifying central counterparties.

SEC1 – Securitization Exposures in the Banking Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its banking book.

Q1 2026													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: simple transparent and comparable (STC)	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	-	-	-	-	6,946	6,841	-	6,946	1,268	271	-	1,268
	Of which:												
2	Residential mortgages	-	-	-	-	6,089	5,984	-	6,089	153	-	-	153
3	Credit card	-	-	-	-	-	-	-	-	184	100	-	184
4	Other retail exposures	-	-	-	-	857	857	-	857	931	171	-	931
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	-	1,765	1,765	-	1,765	648	560	-	648
	Of which:												
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	-	1,408	1,408	-	1,408	-	-	-	-
9	Lease and receivables	-	-	-	-	352	352	-	352	560	560	-	560
10	Other wholesale	-	-	-	-	5	5	-	5	88	-	-	88
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

Q4 2025													
	a	b	c	d	e	f	g	h	i	j	k	l	
	Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾				
	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	
1	Retail	-	-	-	-	7,005	6,907	-	7,005	1,255	306	-	1,255
	Of which :												
2	Residential mortgages	-	-	-	-	6,102	6,004	-	6,102	171	-	-	171
3	Credit card	-	-	-	-	-	-	-	-	176	102	-	176
4	Other retail exposures	-	-	-	-	903	903	-	903	908	204	-	908
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	-	1,751	1,751	-	1,751	579	489	-	579
	Of which :												
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	-	1,415	1,415	-	1,415	-	-	-	-
9	Lease and receivables	-	-	-	-	331	331	-	331	489	489	-	489
10	Other wholesale	-	-	-	-	5	5	-	5	90	-	-	90
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC1 – Securitization Exposures in the Banking Book (continued)

(millions of Canadian dollars)

Q3 2025													
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
		Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	-	5,977	5,919	-	5,977	1,238	325	-	1,238
	Of which:												
2	Residential mortgages	-	-	-	-	5,040	4,982	-	5,040	181	-	-	181
3	Credit card	-	-	-	-	-	-	-	-	172	108	-	172
4	Other retail exposures	-	-	-	-	937	937	-	937	885	217	-	885
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	-	1,565	1,565	-	1,565	585	496	-	585
	Of which:												
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	-	1,222	1,222	-	1,222	-	-	-	-
9	Lease and receivables	-	-	-	-	337	337	-	337	496	496	-	496
10	Other wholesale	-	-	-	-	6	6	-	6	89	-	-	89
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

Q2 2025													
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor				Banks acts as investor ⁽¹⁾			
		Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total	Traditional	Of which: STC	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	-	6,254	6,228	-	6,254	1,284	335	-	1,284
	Of which:												
2	Residential mortgages	-	-	-	-	5,270	5,244	-	5,270	192	-	-	192
3	Credit card	-	-	-	-	-	-	-	-	190	112	-	190
4	Other retail exposures	-	-	-	-	984	984	-	984	902	223	-	902
5	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	-	1,386	1,386	-	1,386	641	498	-	641
	Of which:												
7	Loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	-	1,052	1,052	-	1,052	-	-	-	-
9	Lease and receivables	-	-	-	-	327	327	-	327	498	498	-	498
10	Other wholesale	-	-	-	-	7	7	-	7	143	-	-	143
11	Re-securitization	-	-	-	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book

(millions of Canadian dollars)

The following tables present the bank's securitization exposures in its trading book.

		Q1 2026								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	12	-	12	46	-	46
	Of which:									
2	Residential mortgages	-	-	-	11	-	11	19	-	19
3	Credit card	-	-	-	-	-	-	27	-	27
4	Other retail exposures	-	-	-	1	-	1	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	3	-	3	41	-	41
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	3	-	3	19	-	19
9	Lease and receivables	-	-	-	-	-	-	22	-	22
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

		Q4 2025								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	10	-	10	68	-	68
	Of which:									
2	Residential mortgages	-	-	-	8	-	8	44	-	44
3	Credit card	-	-	-	-	-	-	24	-	24
4	Other retail exposures	-	-	-	2	-	2	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	4	-	4	32	-	32
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	3	-	3	15	-	15
9	Lease and receivables	-	-	-	1	-	1	17	-	17
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC2 – Securitization Exposures in the Trading Book (continued)

(millions of Canadian dollars)

		Q3 2025								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	13	-	13	77	-	77
	Of which:									
2	Residential mortgages	-	-	-	8	-	8	44	-	44
3	Credit card	-	-	-	-	-	-	33	-	33
4	Other retail exposures	-	-	-	5	-	5	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	5	-	5	16	-	16
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	3	-	3	5	-	5
9	Lease and receivables	-	-	-	2	-	2	11	-	11
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

		Q2 2025								
		a	c	d	e	g	h	i	k	l
		Bank acts as originator			Bank acts as sponsor			Banks acts as investor ⁽¹⁾		
		Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total	Traditional	Synthetic ⁽²⁾	Sub-total
1	Retail	-	-	-	13	-	13	113	-	113
	Of which:									
2	Residential mortgages	-	-	-	8	-	8	44	-	44
3	Credit card	-	-	-	-	-	-	69	-	69
4	Other retail exposures	-	-	-	5	-	5	-	-	-
5	Re-securitization	-	-	-	-	-	-	-	-	-
6	Non-Retail	-	-	-	5	-	5	18	-	18
	Of which:									
7	Loans to corporates	-	-	-	-	-	-	-	-	-
8	Commercial mortgage	-	-	-	3	-	3	5	-	5
9	Lease and receivables	-	-	-	2	-	2	13	-	13
10	Other wholesale	-	-	-	-	-	-	-	-	-
11	Re-securitization	-	-	-	-	-	-	-	-	-

(1) Represents the investment positions purchased in third-party deals.

(2) The Bank has no synthetic securitization exposure.

SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾

- Bank Acting as Originator or as Sponsor

(millions of Canadian dollars)

The following tables present securitization in the banking book when the bank acts as originator or sponsor and the associated capital requirements.

		Q1 2026																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	8,711	-	-	-	-	-	8,510	201	-	-	857	22	-	-	68	2	-
2	Traditional securitization	8,711	-	-	-	-	-	8,510	201	-	-	857	22	-	-	68	2	-
3	Of which: securitization	8,711	-	-	-	-	-	8,510	201	-	-	857	22	-	-	68	2	-
4	Of which: retail underlying	6,946	-	-	-	-	-	6,745	201	-	-	681	22	-	-	54	2	-
5	Of which: STC	6,841	-	-	-	-	-	6,684	157	-	-	668	16	-	-	53	2	-
6	Of which: wholesale	1,765	-	-	-	-	-	1,765	-	-	-	176	-	-	-	14	-	-
7	Of which: STC	1,765	-	-	-	-	-	1,765	-	-	-	176	-	-	-	14	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Q4 2025																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)				Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	8,756	-	-	-	-	-	8,567	189	-	-	863	20	-	-	70	2	-
2	Traditional securitization	8,756	-	-	-	-	-	8,567	189	-	-	863	20	-	-	70	2	-
3	Of which: securitization	8,756	-	-	-	-	-	8,567	189	-	-	863	20	-	-	70	2	-
4	Of which: retail underlying	7,005	-	-	-	-	-	6,816	189	-	-	688	20	-	-	56	2	-
5	Of which: STC	6,907	-	-	-	-	-	6,746	161	-	-	675	16	-	-	54	2	-
6	Of which: wholesale	1,751	-	-	-	-	-	1,751	-	-	-	175	-	-	-	14	-	-
7	Of which: STC	1,751	-	-	-	-	-	1,751	-	-	-	175	-	-	-	14	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

SEC3 – Securitization Exposures in the Banking Book and Associated Regulatory Capital Requirements⁽¹⁾

- Bank Acting as Originator or as Sponsor (continued)

(millions of Canadian dollars)

Q3 2025																		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,542	-	-	-	-	-	7,352	190	-	-	739	20	-	-	60	2	-
2	Traditional securitization	7,542	-	-	-	-	-	7,352	190	-	-	739	20	-	-	60	2	-
3	Of which: securitization	7,542	-	-	-	-	-	7,352	190	-	-	739	20	-	-	60	2	-
4	Of which: retail underlying	5,977	-	-	-	-	-	5,787	190	-	-	583	20	-	-	48	2	-
5	Of which: STC	5,919	-	-	-	-	-	5,752	167	-	-	575	17	-	-	46	2	-
6	Of which: wholesale	1,565	-	-	-	-	-	1,565	-	-	-	156	-	-	-	12	-	-
7	Of which: STC	1,565	-	-	-	-	-	1,565	-	-	-	156	-	-	-	12	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Q2 2025																		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	7,640	-	-	-	-	-	7,418	222	-	-	743	23	-	-	59	2	-
2	Traditional securitization	7,640	-	-	-	-	-	7,418	222	-	-	743	23	-	-	59	2	-
3	Of which: securitization	7,640	-	-	-	-	-	7,418	222	-	-	743	23	-	-	59	2	-
4	Of which: retail underlying	6,254	-	-	-	-	-	6,032	222	-	-	604	23	-	-	48	2	-
5	Of which: STC	6,228	-	-	-	-	-	6,028	200	-	-	603	20	-	-	48	2	-
6	Of which: wholesale	1,386	-	-	-	-	-	1,386	-	-	-	139	-	-	-	11	-	-
7	Of which: STC	1,386	-	-	-	-	-	1,386	-	-	-	139	-	-	-	11	-	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

SEC4 – Securitization Exposures in the Banking Book and Associated Capital Requirements⁽¹⁾

- Bank Acting as Investor

(millions of Canadian dollars)

The following tables present securitization exposures in the banking book where the bank acts as investor and the associated capital requirements.

Q1 2026																		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	
1 Total exposures	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–	
2 Traditional securitization	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–	
3 Of which: securitization	1,788	25	103	–	–	–	976	940	–	–	124	216	–	–	10	17	–	
4 Of which: retail underlying	1,140	25	103	–	–	–	501	767	–	–	76	118	–	–	6	9	–	
5 Of which: STC	271	–	–	–	–	–	–	271	–	–	–	36	–	–	–	3	–	
6 Of which: wholesale	648	–	–	–	–	–	475	173	–	–	48	98	–	–	4	8	–	
7 Of which: STC	560	–	–	–	–	–	475	85	–	–	48	85	–	–	4	7	–	
8 Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	

Q4 2025																		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap				
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	
1 Total exposures	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–	
2 Traditional securitization	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–	
3 Of which: securitization	1,725	16	93	–	–	–	833	1,001	–	–	107	225	–	–	8	18	–	
4 Of which: retail underlying	1,239	16	–	–	–	–	436	819	–	–	67	119	–	–	5	10	–	
5 Of which: STC	306	–	–	–	–	–	–	306	–	–	–	41	–	–	–	3	–	
6 Of which: wholesale	486	–	93	–	–	–	397	182	–	–	40	106	–	–	3	8	–	
7 Of which: STC	396	–	93	–	–	–	396	93	–	–	40	93	–	–	3	7	–	
8 Of which: re-securitization	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	

(1) The Bank has no synthetic securitization exposure.

SEC4 – Securitization Exposures in the Banking Book and Associated Capital Requirements⁽¹⁾

- Bank Acting as Investor (continued)

(millions of Canadian dollars)

Q3 2025																	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	1,726	-	97	-	-	769	1,054	-	-	96	236	-	-	7	18	-
2	Traditional securitization	1,726	-	97	-	-	769	1,054	-	-	96	236	-	-	7	18	-
3	Of which: securitization	1,726	-	97	-	-	769	1,054	-	-	96	236	-	-	7	18	-
4	Of which: retail underlying	1,238	-	-	-	-	370	868	-	-	56	125	-	-	4	9	-
5	Of which: STC	325	-	-	-	-	-	325	-	-	-	43	-	-	-	3	-
6	Of which: wholesale	488	-	97	-	-	399	186	-	-	40	111	-	-	3	9	-
7	Of which: STC	399	-	97	-	-	399	97	-	-	40	97	-	-	3	8	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Q2 2025																	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤ 20% RW	> 20% to 50% RW	>50% to 100% RW	>100% to 1250% RW	1250% RW	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%	SEC-IRBA	SEC-ERBA/IAA	SEC-SA	1250%
1	Total exposures	1,822	-	103	-	-	794	1,131	-	-	100	252	-	-	8	20	-
2	Traditional securitization	1,822	-	103	-	-	794	1,131	-	-	100	252	-	-	8	20	-
3	Of which: securitization	1,822	-	103	-	-	794	1,131	-	-	100	252	-	-	8	20	-
4	Of which: retail underlying	1,284	-	-	-	-	353	931	-	-	54	134	-	-	4	11	-
5	Of which: STC	335	-	-	-	-	-	335	-	-	-	45	-	-	-	4	-
6	Of which: wholesale	538	-	103	-	-	441	200	-	-	46	118	-	-	4	9	-
7	Of which: STC	395	-	103	-	-	395	103	-	-	40	103	-	-	3	8	-
8	Of which: re-securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) The Bank has no synthetic securitization exposure.

MR1 – Market Risk Under the Standardized Approach

(millions of Canadian dollars)

The following table displays the components of the capital requirement under the standardized approach for market risk.

		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a	a	a	a	a
		Capital requirement in standardized approach				
1	General interest rate risk	153	131	122	116	106
2	Equity risk	203	177	166	232	191
3	Commodity risk	56	75	101	56	67
4	Foreign exchange risk	89	35	73	116	60
5	Credit spread risk – non-securitizations	117	81	93	91	110
6	Credit spread risk – securitizations (non-correlation trading portfolio)	–	–	–	–	–
7	Credit spread risk – securitization (correlation trading portfolio)	–	–	–	–	–
8	Default risk – non-securitizations	68	116	103	118	116
9	Default risk – securitizations (non-correlation trading portfolio)	–	–	–	–	–
10	Default risk – securitizations (correlation trading portfolio)	–	–	–	–	–
11	Residual risk add-on	83	83	79	83	77
12	Total	769	698	737	812	727

CVA3 – The Standardized Approach for CVA (SA-CVA)

(millions of Canadian dollars)

This table provides the components used for the computation of RWA under the SA-CVA for CVA risk.

		Q1 2026		Q4 2025	
		a	b	a	b
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
1	Interest rate risk	7		8	
2	Foreign exchange risk	5		7	
3	Reference credit spread	-		-	
4	Equity risk	1		1	
5	Commodity risk	1		1	
6	Counterparty credit spread risk	55		56	
7	Total	69	2,202	73	2,106

		Q3 2025		Q2 2025	
		a	b	a	b
		Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
1	Interest rate risk	9		17	
2	Foreign exchange risk	9		7	
3	Reference credit spread	2		-	
4	Equity risk	1		1	
5	Commodity risk	1		1	
6	Counterparty credit spread risk	53		65	
7	Total	75	2,098	91	2,127

CVA4 - RWA Flow Statements of CVA Risk Exposures Under SA-CVA

(millions of Canadian dollars)

The following table presents a flow statement explaining variations in RWA for CVA risk determined under the SA-CVA.

		Q1 2026	Q4 2025	Q3 2025	Q2 2025	Q1 2025
		a	a	a	a	a
1	Total RWA for CVA at previous quarter-end	911	934	1,139	1,116	989
2	Total RWA for CVA at end of reporting period	864	911	934	1,139	1,116

CAE1 - Crypto-asset Exposures and Capital Requirements for D-SIBs Using the Comprehensive Approach

(millions of Canadian dollars)

The following table provides an overview of the Bank's exposures to crypto-assets according to the prudential classification and the related capital requirements.

		Q1 2026						
		a	b	c	d	e	f	g
		Credit risk			Market risk			
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	Capital deduction
1	Group 1a	-	-	-	-	-		
2	Group 1b	-	-	-	-	-		
3	Group 2a			152	409	412	7	-
3.i	Of which: Bitcoin			137	402	405	5	-
3.ii	Of which: Ethereum			15	4	5	2	-
4	Group 2b					-		-
5	Total	-	-	152	409	412	7	-

CAE2 - Accounting Classification of Crypto-assets and Crypto-liabilities

(millions of Canadian dollars)

The following table provides information on the accounting classification and measurement of the Bank's exposures to crypto-assets and crypto-liabilities.

	Q1 2026						g
	a	b	c	d	e	f	
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				
Group 1a			Group 1b	Group 2a	Group 2b		
Assets							
Cash and deposits with financial institutions	-	-	-	-	-	-	-
Securities							
At fair value through profit or loss	175	175	-	-	175	-	-
At fair value through other comprehensive income	-	-	-	-	-	-	-
At amortized cost	-	-	-	-	-	-	-
	175	175	-	-	175	-	-
Securities purchased under reverse repurchase agreements and securities borrowed	186	186	-	-	186	-	-
Loans							
Residential mortgage	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Allowances for credit losses	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
Other							
Derivative financial instruments	10	10	-	-	10	-	-
Premises and equipment	-	-	-	-	-	-	-
Goodwill	-	-	-	-	-	-	-
Intangible assets	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-
	10	10	-	-	10	-	-
Total assets	371	371	-	-	371	-	-
Liabilities							
Deposits	-	-	-	-	-	-	-
Other							
Obligations related to securities sold short	16	16	-	-	16	-	-
Obligations related to securities sold under repurchase agreements and securities loaned	306	306	-	-	306	-	-
Derivative financial instruments	16	16	-	-	16	-	-
Liabilities related to transferred receivables	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-
	338	338	-	-	338	-	-
Subordinated debt	-	-	-	-	-	-	-
Total liabilities	338	338	-	-	338	-	-

CCyB1 - Geographical Distribution of Credit Exposures Used in the Calculation of the Bank-specific Countercyclical Capital Buffer Requirement

(millions of Canadian dollars)

The following tables provide an overview of the geographical distribution of private sector credit exposures relevant for the calculation of the bank's countercyclical capital buffer.

	Q1 2026					Q4 2025				
	a	b	c	d	e	a	b	c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
Exposure values		RWA	Exposure values				RWA			
Geographical breakdown										
Australia (AU)	1.00%		110			1.00%		219		
France (FR)	1.00%		21			1.00%		36		
Germany (DE)	0.75%		36			0.75%		39		
Luxembourg (LU)	0.50%		57			0.50%		53		
Netherlands (NL)	2.00%		58			2.00%		69		
Sweden (SE)	2.00%		-			2.00%		-		
Hong Kong SAR (HK)	0.50%		-			0.50%		-		
United Kingdom (GB)	2.00%		625			2.00%		720		
Norway (NO)	2.50%		-			2.50%		-		
Sum			907					1,136		
Total			135,039	0.012%	22			135,606	0.014%	26

	Q3 2025					Q2 2025				
	a	b	c	d	e	a	b	c	d	e
	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾	Countercyclical capital buffer rate	Exposure values and/or risk-weighted assets (RWA) used in the computation of the countercyclical capital buffer		Bank specific countercyclical capital buffer rate	Countercyclical capital buffer amount ⁽¹⁾
Exposure values		RWA	Exposure values				RWA			
Geographical breakdown										
Australia (AU)	1.00%		124			1.00%		87		
France (FR)	1.00%		70			1.00%		60		
Germany (DE)	0.75%		38			0.75%		41		
Luxembourg (LU)	0.50%		66			0.50%		66		
Netherlands (NL)	2.00%		59			2.00%		71		
Sweden (SE)	2.00%		-			2.00%		-		
Hong Kong SAR (HK)	0.50%		-			1.00%		-		
United Kingdom (GB)	2.00%		584			2.00%		434		
Norway (NO)	2.50%		-			2.50%		-		
Sum			941					759		
Total			131,866	0.012%	21			129,176	0.010%	17

(1) Countercyclical capital buffer amount corresponds to Common Equity Tier 1 capital held to meet the countercyclical capital buffer requirement and is calculated by multiplying total RWA by the bank-specific countercyclical capital buffer rate.

Glossary

Advanced Internal Ratings-Based (AIRB) approach	See risk-weighted assets below.
Banking Book Equities	Banking book equities comprise mainly exposures held for strategic and other reasons.
Capital Ratio	The Bank's capital divided by risk-weighted assets. The Bank's capital can be either CET1 Capital, Tier 1 capital or Total capital, producing three different capital ratios.
Common Equity Tier 1 (CET1) capital	Common Equity Tier 1 capital consists of common shareholders' equity less goodwill, intangible assets and other capital deductions. The CET1 capital ratio is calculated by dividing total CET1 capital by the corresponding risk-weighted assets.
Corporate	All direct credit risk exposures to corporations, partnerships and proprietorships, exposures guaranteed by those entities.
Credit Risk	Credit risk is the risk of incurring a financial loss if an obligor does not fully honour its contractual commitments to the Bank. Obligors may be debtors, issuers, counterparties, or guarantors. Credit risk is the most significant risk facing the Bank in the normal course of its business. The Bank is exposed to credit risk not only through its direct lending activities and transactions but also through commitments to extend credit and through letters of guarantee, letters of credit, over-the-counter derivatives trading, debt securities, securities purchased under reverse repurchase agreements, deposits with financial institutions, brokerage activities, and transactions carrying a settlement risk for the Bank such as irrevocable fund transfers to third parties via electronic payment systems.
Drawn exposure	The amount of credit risk exposure resulting from loans and other receivables advanced to the customer.
Exposure at default (EAD)	Represents an estimate of the amount drawn and of the expected use of any undrawn portion prior to default, and cannot be lower than the current balance.
Financial institutions	All direct credit risk exposures to deposit-taking institutions and regulated securities firms, and exposures guaranteed by those entities.
Foundation Internal Ratings-Based (FIRB) approach	See risk-weighted assets below.
Leverage ratio	The leverage ratio is calculated by dividing Tier 1 capital by total exposure. Total exposure is defined as the sum of on-balance-sheet assets (including derivative financial instruments exposures and securities financing transaction exposures) and off-balance-sheet items.
Loss given default (LGD)	Represents the magnitude of the loss from the obligor's default that would be expected in an economic downturn and subject to certain regulatory floors, expressed as a percentage of exposure at default.
Market risk	Market risk is the risk of losses arising from movements in market prices. Market risk comes from a number of factors, particularly changes to market variables such as interest rates, credit spreads, exchange rates, equity prices, commodity prices, and implied volatilities. The Bank is exposed to market risk through its participation in trading, investment, and asset/liability management activities. Trading activities involve taking positions on various instruments such as bonds, shares, currencies, commodities, or derivative financial instruments. The Bank is exposed to non-trading market risk through its asset/liability management and investment portfolios.
Operational risk	Operational risk is the risk of loss resulting from an inadequacy or a failure ascribable to human resources, equipment, processes, technology, or external events. Operational risk exists for every Bank activity. Theft, fraud, cyberattacks, unauthorized transactions, system errors, human error, amendments to or misinterpretation of laws and regulations, litigation or disputes with clients, inappropriate sales practice behaviour, or property damage are just a few examples of events likely to cause financial loss, harm the Bank's reputation, or lead to regulatory penalties or sanctions.
Other off-balance sheet	Letters of guarantee, documentary letters of credit and securitized assets that represent the Bank's commitment to make payments in the event that an obligor cannot meet its financial obligations to third parties.
Other retail	This exposure class includes consumer loans, and other retail loans but excludes SME loans which are included in Non-retail portfolios.
Over-the-counter derivatives (OTC)	The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.
Probability of default (PD)	Represents the probability of through-the-cycle 12-month default by the obligor, calibrated on a long-run average PD throughout a full economic cycle.
Qualifying revolving retail (QRR)	This exposure class includes lines of credit and credit card receivables.
Repo-style transactions	Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.
Retail Residential Mortgage	This exposure class includes residential mortgage loans on one-to-four-unit dwellings (Basel definitions) and home equity lines of credit (HELOC).
Risk-weighted assets (RWA)	Assets are risk weighted according to the guidelines established by the Office of the Superintendent of Financial Institutions (Canada). In the Standardized calculation approach, risk factors are applied to the face value of certain assets in order to reflect comparable risk levels. The Bank must use the Foundation Internal Ratings-Based (FIRB) Approach for certain specific exposure types such as large corporates and financial institutions. Under this approach, the bank can use its own estimate of probability of default (PD) but must also rely on OSFI estimates for loss given default (LGD) and exposure at default (EAD) risk parameters. In the Advanced Internal Rating-Based (AIRB) approach, risk-weighted assets are derived from the Bank's internal models, which represent the Bank's own assessment of the risks it incurs. Off-balance-sheet instruments are converted to balance sheet (or credit) equivalents by adjusting the notional values before applying the appropriate risk-weighting factors.
Sovereign	All direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.
Standardized approach	See risk-weighted assets.
Tier 1 capital	The sum of CET1 and Additional Tier 1 (AT1) capital forms what is known as Tier 1 capital. AT1 capital consists of eligible non-cumulative preferred shares, limited recourse capital notes (LRCN), and other AT1 capital adjustments. Tier 1 capital ratio is calculated by dividing Tier 1 capital by risk-weighted assets.
Tier 2 capital	Tier 2 capital consists of the eligible portion of subordinated debt and certain allowances for credit losses.
Total capital	Total capital is the sum of Tier 1 and Tier 2 capital. Total capital ratio is calculated by dividing total capital, less adjustments or regulatory deductions, by risk-weighted assets.
Undrawn commitments	The amount of credit risk exposure resulting from loans that have not been advanced to a customer, but which a customer may be entitled to draw in the future.